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# HOUSING ELEMENT

FOR THE 1990 GENERAL PLAN

CITY OF OXNARD

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RESOLUTION NO. 5994

A RESOLUTION OF THE PLANNING COMMISSION OF THE CITY OF OXNARD, APPROVING AND RECOMMENDING TO THE CITY COUNCIL ADOPTION OF A HOUSING ELEMENT OF THE GENERAL PLAN, PURSUANT TO THE REQUIREMENTS OF SECTION 65300 OF THE GOVERNMENT CODE OF THE STATE OF CALIFORNIA.

WHEREAS, the Planning Department of the City of Oxnard has drafted a Housing Element of the General Plan, as required by Section 65300 et seq. of the Government Code of the State of California; and

WHEREAS, the Planning Director has determined that the objectives covered by this proposed amendment will produce no substantial impact on the environment, and a declaration to this effect has been duly executed and posted in accordance with the California Environmental Quality Act, as amended, and with the guidelines established by the City Council; and

WHEREAS, the Planning Commission has reviewed the draft Housing Element of the General Plan submitted and recommended by the Oxnard Advisory Committee serving as the Citizens General Plan Study Committee; and

WHEREAS, the Planning Commission has held public hearings and received and reviewed all written and oral testimony pursuant to the provisions of Section 35350 et seq. of the Government Code of the State of California; and

WHEREAS, the Commission finds, after due study and deliberation, that the public interest and general welfare does require the adoption of a Housing Element of the General Plan.

NOW, THEREFORE, BE IT RESOLVED that the Planning Commission of the City of Oxnard does hereby approve and recommend to the City Council the adoption of a Housing Element of the General Plan.

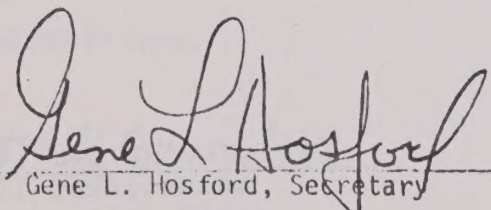
PASSED AND ADOPTED by the Planning Commission of the City of Oxnard on this 31st day of January, 1980, by the following vote:

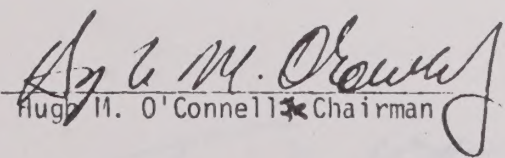
AYES: Commissioners: John, Lopez, Flores, Stoll, Duff,  
O'Connell

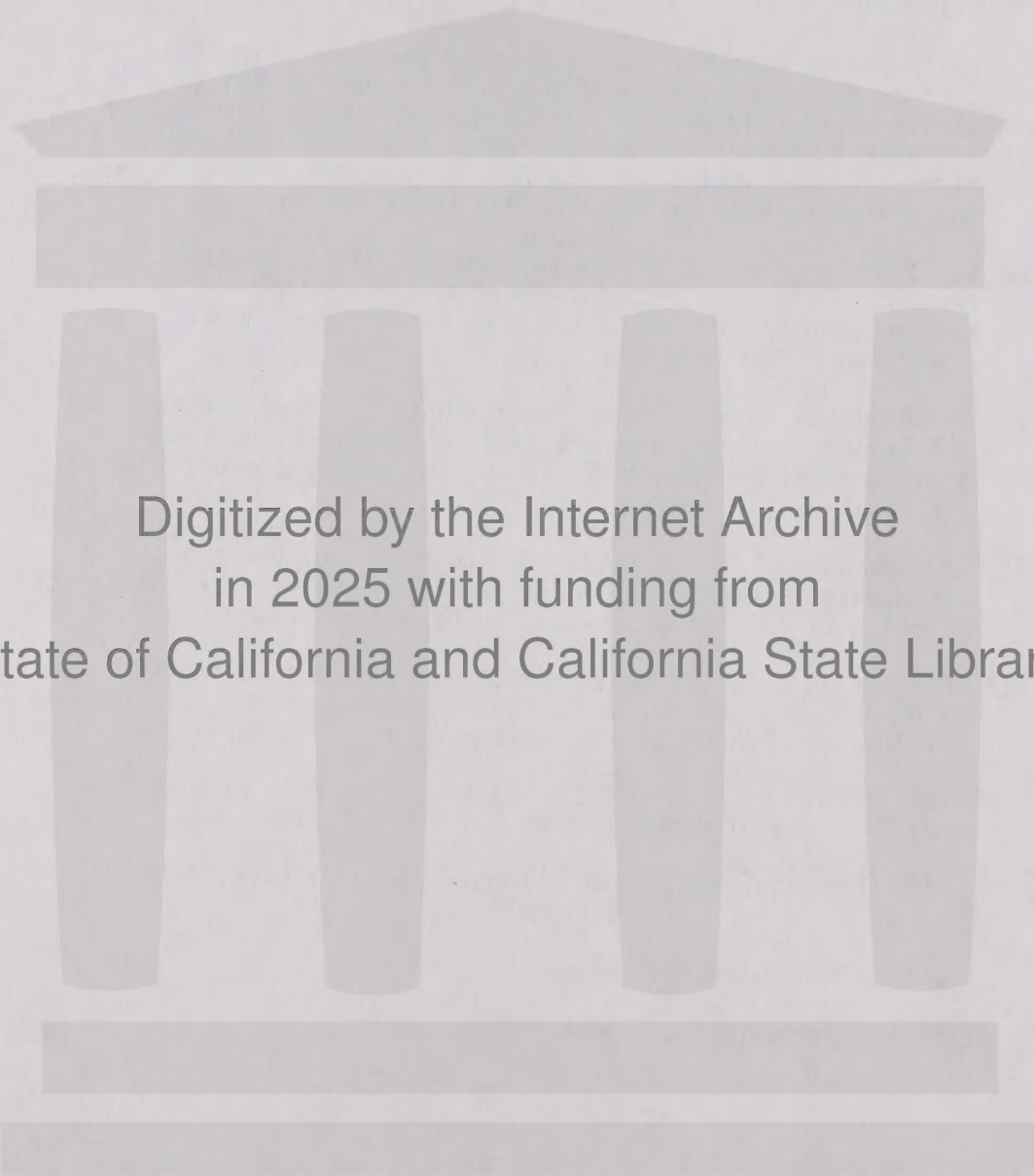
NOES: Commissioners: Maron

ABSENT: Commissioners: None

ATTEST:

  
Gene L. Hosford, Secretary

  
Hugh M. O'Connell, Chairman



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CITY COUNCIL OF THE CITY OF OXNARD

RESOLUTION NO. 7827

RESOLUTION ADOPTING THE HOUSING ELEMENT  
OF THE GENERAL PLAN.

WHEREAS, Section 65302(c) of the California Government Code provides that the General Plan shall include as an element a Housing Element which consists of standards and plans for the improvement of housing and for provision of adequate sites for housing; and

WHEREAS, the Planning Commission has held a public hearing and by its Resolution No. 5994 has recommended to the Council for adoption a Housing Element of the General Plan; and

WHEREAS, the City Council has held a public hearing on said Housing Element, of the General Plan.

NOW, THEREFORE, THE CITY COUNCIL OF THE CITY OF OXNARD RESOLVES AS FOLLOWS:

1. That the Housing Element of the General Plan, as recommended by Resolution No. 5994 is hereby adopted.
2. That the City Clerk is instructed to send a copy of this resolution, together with a copy of Planning Commission Resolution No. 5994 to the Planning Commission of Ventura County as provided in Section 65360 of the California Government Code.

Passed and adopted this 12th day of February, 1980, by the following vote:

AYES: Councilmen Maxwell, Miller, Takasugi, Kato, Lopez.

NOES: None.

ABSENT: None.

ATTEST:

Mabi Covarrubias  
Mabi Covarrubias  
Deputy City Clerk

Dr. Tsugio Kato  
Dr. Tsugio Kato  
Mayor







RESOLUTION NO. 6220

A RESOLUTION OF THE PLANNING COMMISSION OF THE CITY OF OXNARD, RECOMMENDING TO THE CITY COUNCIL ADOPTION OF GENERAL PLAN AMENDMENT NO. 80-3, AMENDMENT OF THE HOUSING ELEMENT, CONSISTING OF THE FOLLOWING FOUR COMPONENTS: TO AMEND CHAPTER III - POPULATION INVENTORY - PAGE 19 AND TABLE III-7; TO AMEND VARIOUS PAGES TO RESPOND TO COMMENTS RECEIVED FROM THE DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT, AND TO REFERENCE INFORMATION TO BE INCLUDED IN THE APPENDIX; TO AMEND CHAPTER VI - HOUSING NEEDS - TO INCLUDE A SPECIAL NEEDS ASSESSMENT; AND TO AMEND THE HOUSING ELEMENT TO INCLUDE A HOUSING ELEMENT IMPLEMENTATION PROGRAM.

WHEREAS, the Planning Commission of the City of Oxnard has considered General Plan Amendment No. 80-3, consisting of four components: to amend the Housing Element of the General Plan in accordance with the provisions of Section 65300 et seq. of the Government Code of the State of California; and

WHEREAS, the Planning Director has determined that the objectives covered by this proposed amendment will produce no substantial impact on the environment, and a declaration to this effect has been duly executed and posted in accordance with the California Environmental Quality Act, as amended, and with the guidelines established by the City Council; and

WHEREAS, the Planning Commission has reviewed the draft amendments of the Housing Element of the General Plan, submitted and recommended by the Oxnard Advisory Committee, serving as the Citizens General Plan Study Committee; and

WHEREAS, the Planning Commission has held public hearings and received and reviewed all written and oral testimony pursuant to the provisions of Section 35350 et seq. of the Government Code of the State of California; and

WHEREAS, the Commission finds, after due study and deliberation, that the public interest and general welfare do require the adoption of the amendments of the Housing Element of the General Plan.



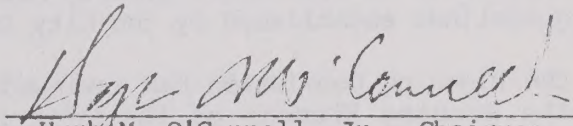
NOW, THEREFORE, BE IT RESOLVED that the Planning Commission of the City of Oxnard hereby approves and recommends to the City Council adoption of General Plan Amendment No. 80-3, amending the Housing Element, Chapter III - Population Inventory - Page 19 and Table III-7; amending various pages to respond to comments received from the Department of Housing and Community Development, and to reference information to be included in the appendix; amending Chapter VI - Housing Needs - to include a Special Needs Assessment; and amending the Housing Element to include a Housing Element Implementation Program.

PASSED AND ADOPTED by the Planning Commission of the City of Oxnard on this 18th day of December, 1980, by the following vote:

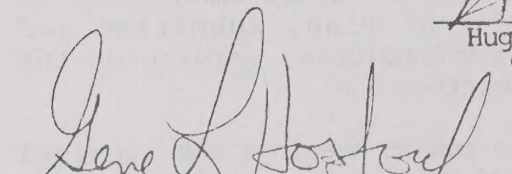
AYES: Commissioners: Dressler, Stoll, Flores, Duff,  
O'Connell

NOES: Commissioners: None

ABSENT: Commissioners: Lopez

  
\_\_\_\_\_  
Hugh M. O'Connell, Jr., Chairman

ATTEST:

  
\_\_\_\_\_  
Gene L. Hosford, Secretary



CITY COUNCIL OF THE CITY OF OXNARD

RESOLUTION NO. 8054

RESOLUTION ADOPTING GENERAL PLAN AMENDMENT NO. 80-3,  
AMENDING THE HOUSING ELEMENT OF THE GENERAL PLAN, TO  
INCLUDE A HOUSING ELEMENT IMPLEMENTATION PROGRAM.

WHEREAS, Section 65302(c) of the California Government Code provides that the General Plan shall include as an element a Housing Element, which consists of standards and plans for the improvement of housing and for provision of adequate sites for housing; and

WHEREAS, Section 65350 et seq. of the California Government Code provides that public hearings be held to review all written and oral testimony; and

WHEREAS, the Planning Director has determined that the objectives covered by General Plan Amendment No. 80-3, amending the Housing Element of the General Plan to include a Housing Element Implementation Program, will produce no substantial impact on the environment, and a declaration to this effect has been duly executed and posted in accordance with the California Environmental Quality Act, as amended, and with the guidelines established by the City Council; and

WHEREAS, the Planning Commission has held a public hearing, and by its Resolution No. 6220 has recommended to the Council adoption of General Plan Amendment No. 80-3, amending the Housing Element of the General Plan to include a Housing Element Implementation Program; and

WHEREAS, the City Council has received Planning Commission Resolution No. 6220 and considered the Commission's recommendations concerning General Plan Amendment No. 80-3; and

WHEREAS, the Council has held a public hearing, and received and reviewed all written and oral testimony for and against the adoption of said General Plan Amendment No. 80-3; and

WHEREAS, the Council finds that, after careful review and public hearings, the general welfare and public interest require the adoption of General Plan Amendment No. 80-3.



NOW, THEREFORE, THE CITY COUNCIL OF THE CITY OF OXNARD DOES  
HEREBY RESOLVE AS FOLLOWS:

1. General Plan Amendment No. 80-3, amending the Housing  
Element of the General Plan, as recommended by Planning Commission  
Resolution No. 6220, is hereby adopted with the following changes:

- a. Page 112 of the Housing Element Implementation Program  
shall be amended to reference farm labor facilities  
provided by Coastal Growers and other organizations;
- b. Page 114 - Assumption 7 shall have the dates amended to  
read: "1980-1990";
- c. Page 114 - Assumption 8 shall be deleted and Assumption  
9 shall be renumbered as Assumption 8;
- d. Page 115 - Housing Programs b, h, and j shall be  
amended by substituting "investigate" for "apply";
- e. Page 115 - Housing Program k shall be modified to read:  
"Modify the City's existing Zoning Ordinance to create  
a Quality Development Program and encourage large lot  
development throughout the City, where feasible";
- f. Page 117 - The table entitled "New Construction" shall  
be retitled "Replacement Housing"; and
- g. Page 123 shall be corrected to eliminate a  
typographical error.

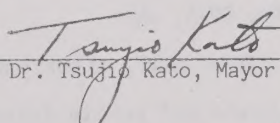
2. The City Clerk is instructed to send a copy of this  
resolution, together with a copy of Planning Commission Resolution No.  
6220, to the Planning Commission of Ventura County, as provided in  
Section 65360 of the California Government Code.

Passed and adopted this 23rd day of December, 1980, by the  
following vote:

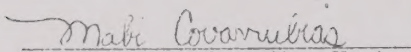
Ayes: Maxwell, Takasugi, Kato, Lopez, Maron

Noes: None

Absent: None

  
Dr. Tsugio Kato, Mayor

ATTEST:

  
Mabi Covarrubias, City Clerk



HOUSING ELEMENT  
of the 1990 General Plan

PREPARED BY:  
PLANNING DEPARTMENT, CITY OF OXNARD

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Steven D. Hust, Planning Assistant

APPROVED BY:

PLANNING COMMISSION\*

Hugh M. O'Connell, Jr., Chairman  
Dr. A. Elliott Stoll  
Albert Duff  
Raymond Flores  
Joe M. Lopez

CITY COUNCIL\*\*

Dr. Tsujio Kato, Mayor  
Nao Takasugi  
Dorothy Maron  
Dr. Manuel Lopez  
R. Blinn Maxwell

\*Oxnard Planning Commission Resolution No. 5994

\*\*Oxnard City Council Resolution No. 7827

As Amended By:

Oxnard Planning Commission Resolution No. 6220  
Oxnard City Council Resolution No. 8054





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#### APPENDIX

- A. Regional Housing Allocation Model, Ventura County, 1977.

\* All footnotes appear at the end of chapters.





## CHAPTER I

### Goals and Objectives

This chapter summarizes the goals and objectives of the Housing Element. These goals are a part of the broader framework of policy development found in the planning process and are based on the evaluation of guidelines established by the Federal and State agencies, as well as conformity to the Regional Planning effort and existing City General Plan Elements.

In response to the housing issues identified by the Oxnard Advisory Committee through a citizen participation process, factual findings were evaluated in terms of citizens' goals and objectives. This evaluation resulted in a set of recommendations to guide house programs. The following terms help explain the process:

1. Goals - General ends or aims toward which the plan is directed. Goals are not specific nor do they have a time frame.
2. Objectives - Specific ends or aims. Meeting a series of objectives will move toward achieving a goal. Objectives often have more specific subject matter and time frames than goals.
3. Findings - Pertinent facts, problems, obstacles and issues identified and summarized from staff investigations.
4. Policy - Courses of action formally accepted by the City to guide and determine present and future decisions. Goals and objectives which are adopted as a part of the Housing Element become policy.

Policies of the Housing Element shall guide the specific housing programs of the City. The following goals and objectives and guiding principles have been developed to implement this planning process:

#### Policy No. I

Promote adequate housing for all segments of the community regardless of income, age, sex, race, religion, family type or ethnic background.

#### Goal No. 1

Encourage maintenance of viable residential neighborhoods as defined in the Land Use Element by promoting rehabilitation of blighted and declining neighborhoods.

#### Objectives

- A. Initiate a rehabilitation program to provide financial assistance designed to rehabilitate existing housing.
- B. Eliminate or rehabilitate all unsafe, unsanitary or dilapidated housing through a renewed code enforcement program.

## Goal No. 2

Development of sufficient housing for the lower economic segments necessary to keep pace with the demand forecasted for the future and to achieve a balanced community.

### Objectives

- A. Continue to subsidize existing low income and public owned housing.
- B. Promote federal housing subsidies for low and moderate income households through the City Housing Authority Section 8 rental assistance program.

## Goal No. 3

Promote prestige housing for upper income residents in order to gain as well as retain such people with the City.

### Objectives

- A. Encourage large lot subdivisions to accommodate higher income families, especially in the fringes of the incorporated area in order to maintain a more balanced housing stock.
- B. Establish provisions for the sale of individual parcels or lots to encourage custom-built homes.
- C. Implement the Design Concepts Manual criteria to promote innovative design and techniques, including residential architecture.

## Policy No. II

Promote equal opportunity for open and free housing choice by location, price, type and tenure.

### Goal No. 1

Promote adequate rental housing.

### Objectives

- A. In order to maintain a healthy rental housing the City shall develop criteria by which each potential condominium, stock cooperative or community apartment conversion shall be evaluated prior to permitting the conversion. Establish criteria by which each potential condominium conversion shall be evaluated prior to conversion in order to maintain a healthy rental housing inventory.



- B. Encourage development of a sufficient housing supply necessary to maintain a minimum City-wide vacancy factor of approximately 5% in order to promote a healthy rental market through the filtration process and to provide locational choice.

#### Goal No. 2

Elimination of discrimination in the sale, lease or renting of housing.

#### Objectives

- A. Avoid the concentration of low cost housing by encouraging housing for low income families to be distributed throughout the City.
- B. Promote Federal financing programs for housing within all areas of the City in order to provide a more balanced housing market.

#### Policy No. III

Provide a guide for municipal decisions which affect the quality of the housing stock and inventory.

#### Goal No. 1

Promote orderly growth.

#### Objectives

- A. Encourage development in partially developed neighborhoods in order to take advantage of existing public and private service.
- B. Discourage development in those areas where supporting infrastructure such as sewer, water, and other public services can not be provided, or where the provision of such facilities would result in a financial burden to the City.
- C. Encourage neighborhood identity by accommodating neighborhood-oriented facilities such as parks, schools and convenience shopping.
- D. New residential development shall not exceed the maximum dwelling units as projected in the Regional Planning effort for the year 1990.

## Goal No. 2

Provide a means for annual review of the Housing Element.

### Objectives

- A. Establish procedures to review the Housing Element and other General Plan Elements to assure consistency between elements and Federal, State or Regional Planning programs.
- B. Provide for citizen participation in the review process by the Oxnard Advisory Committee or other citizen groups appointed by the City Council.

## Policy No. IV

Provide, on an on-going basis, cooperative information gathering, program development and implementation to all government levels, the public, consumers and developers.

### Goal No. 1

Encourage communication between the public sector and the building industry on the matter of housing needs and how these needs may be successfully met.

### Objectives

- A. Identify possible government sponsored funding for various housing types and support housing sponsored by non-profit organizations.
- B. Encourage new development or construction methods and technology related to housing in order to increase the supply of housing for all segments of the community.
- C. Support a Countywide data collection system to identify housing needs, housing programs and other issues related to housing.
- D. Encourage low and moderate income housing be distributed throughout the county in order to achieve the "fair-share" allocations recommended by the Southern California Association of Governments (SCAG).

## Policy No. V

Promote good design to minimize adverse environmental impacts, regulate housing in hazard areas and to conserve energy.



### Goal No. 1

Establish standards for acceptable noise levels, open space, landscaping and beautification, densities and pedestrian access related to residential development.

#### Objectives

- A. Review housing location to assure that new residential development does not destroy or limit recreational sites or open space requirements including agricultural activities.
- B. Develop transitional zones or land use designations between industrial or commercial areas and the residential neighborhoods, to eliminate conflicts and to enhance the character, quality and livability for all persons residing in the community.
- C. Identify all geological hazards and ecological factors which would affect the location of housing.

### Goal No. 2

Encourage conservation of energy and public resources necessary to serve residential development.

#### Objectives

- A. Investigate and where feasible require new and existing dwelling units to utilize energy conservation systems, including those related to water, electric, gas and solar facilities.
- B. Encourage new residential development to locate in areas convenient to transportation systems, commercial, recreational, health facilities and employment centers.

## CHAPTER II BACKGROUND

### A. Introduction

The primary intent of the City of Oxnard's Housing Element is to facilitate balanced and quality housing within the community. This same concern is expressed in the State of California legislation and guidelines which require a Housing Element as a mandatory component of the General Plan.

Under State Government Code 65302(c) the City must adopt a Housing Element consisting of 1) "standards and plans for the improvement of housing and for the provision of adequate sites for housing" and, 2) "adequate provision for the housing needs of all economic segments of the community". The City of Oxnard's careful attention to its unique economic, social and physical needs has produced a Housing Element which complies with the letter and spirit of the State guidelines.

### B. History

Oxnard's first Housing Element (Phase 1) was adopted by the City on June 9, 1970. However, because of the changing nature of the City's character and composition, a review and appropriate updating of the Housing Element was necessary.

A subsequent draft Housing Element (Phase II) was prepared in January 1977, under General Plan Study Committee direction. This document was never adopted. New State Housing Element guidelines and an increased City interest in quality development and the attainment of a balanced community resulted in a revision of the draft Housing Element.

This latest revision of the Element was prepared with the close coordination of the Oxnard Advisory Committee's Housing Subcommittee. The Element is a product of their dedicated effort to provide quality housing for an economically and socially balanced community.

### C. The Element

The Housing Element is comprised of two parts. Part I is a provision of comprehensive goals and objectives and an evaluation of the City's housing situation, including an analysis of the capacity of the existing housing supply to provide all economic segments of the community with decent housing.

Part II consists of the City's Housing Element Implementation Program (HEIP). The HEIP establishes specific problem solving strategies to alleviate unmet housing needs in accordance with Oxnard's Fair Share allocation responsibilities.

#### D. Oxnard's Fair Share Allocation

The Southern California Association of Governments (SCAG) prepared a Fair Share Allocation Plan for the region based upon its Regional Housing Allocation Model. The purpose of the SCAG, Fair Share is to assist the City in providing its equitable and reasonable responsibility for accommodating the housing needs of all economic strata of the market area.

According to SCAG, Oxnard is a "Negative Fair Share" City. Negative Fair Share means that Oxnard already has more than its fair amount of lower income households compared to the rest of the SCAG region. Negative fair share does not mean that Oxnard has no lower income needs. In fact, Oxnard's existing lower income needs are quite high at over 5,477 households (H.H.) in 1979.

However, in order to achieve a balanced housing stock in comparison to other communities within the region, Oxnard must orient its new construction towards moderate and upper income households. Conversely, lower income "needs" should not be accommodated with new units, but should be provided with both rental subsidies and substantial rehabilitation programs, which will not add new low income housing to the City.

#### E. Data Availability

This document is based in large part on the 1970 U.S. Census, which is the most complete and comprehensive source of housing and population information. It also relies upon the January 1975 Special State Census, which was less comprehensive in information. Data in the document has been updated the extent possible; however, due to lack of data availability some of the material may be inaccurate and incomplete. Precise housing population information will have to await the 1980 U.S. Census or new supplemental material.

The Housing Element must be reviewed at the time of this data's availability, to assure the correctness of statistical information. Such revision is mandatory. Yearly monitoring and five-year updates of the Element is required under State law.

#### F. Market Area

According to the State guidelines, the Housing Element must be responsive to the housing needs of a fair share of those households which do not presently reside in Oxnard, but whose housing opportunities are affected by the planning decisions of the City.

The way individuals interact in the housing market depends upon race, ethnic background, income, and other factors. Consequently, the geographical definition of a housing market varies with individual characteristics. Studies show varying perception of urban form. For example, a low income, minority, blue-collar individual may feel less mobility in housing choice and distance relationships than an upper income professional. Thus, there can be a multitude of housing markets, since the market area is based on an individual's perception of his community (e.g. social, professional, recreational needs).



For analytical purposes, geographic boundaries of the market area must be made. The primary market area for housing is approximately defined as the Oxnard Growth Area, as shown in figure II-1. The City of Port Hueneme is physically within the theoretical economic market area. However, the market area for the purposes of this document is defined as a geographic location in which the City of Oxnard has existing regulatory discretion and potential control or influence.

There is ease of access to various parts of the County. Depending on proximity to the freeway, many employment and residential locations in southern Ventura County are one-half hour or less driving distance from one another. Thousand Oaks and Simi Valley are further distant and serve as bedroom communities for the Los Angeles area. Consequently, the secondary housing market area includes the cities of Ventura and Camarillo. Both have size, employment opportunity, and diversity to complement or supplement housing in Oxnard. Individuals who live in these cities often work in Oxnard, as well as the reverse. Although the secondary market area provides an understanding of the dynamics of the housing market, the primary market area will be the subject and focus of this document.

#### G. Review, Update and Revision

An annual report on the Elements of the General Plan is required under Section 65400 of the Government Code of the State of California. The Planning Department is to report to the legislative body (i.e. the City Council) on the status of the planning process and its application. The annual report process provides the opportunity to systematically identify amendments necessary to update the Housing Element.

Because of the dynamic character of present growth and change it is recommended that an overall comprehensive re-evaluation of the Housing Element be conducted every five years to assure consistency with current policies. In addition to the five comprehensive overhaul, the Housing Element should be reviewed from time to time to update the data base and forecasts such as the 1980 Federal Census and updating of the Air Quality Management Program, etc.

It should be noted that Section 65361 limits the number of amendments of the General Plan Housing Element to a maximum of three times per calendar year.

State guidelines stress the need for citizen participation throughout the review adoption and or amendment process. To provide for citizen participation in the review, update and revision process it is recommended that the Oxnard Advisory Committee shall serve as a standing committee for this purpose.

The OAC shall review all proposed changes or updating of the Housing Element of the General Plan.

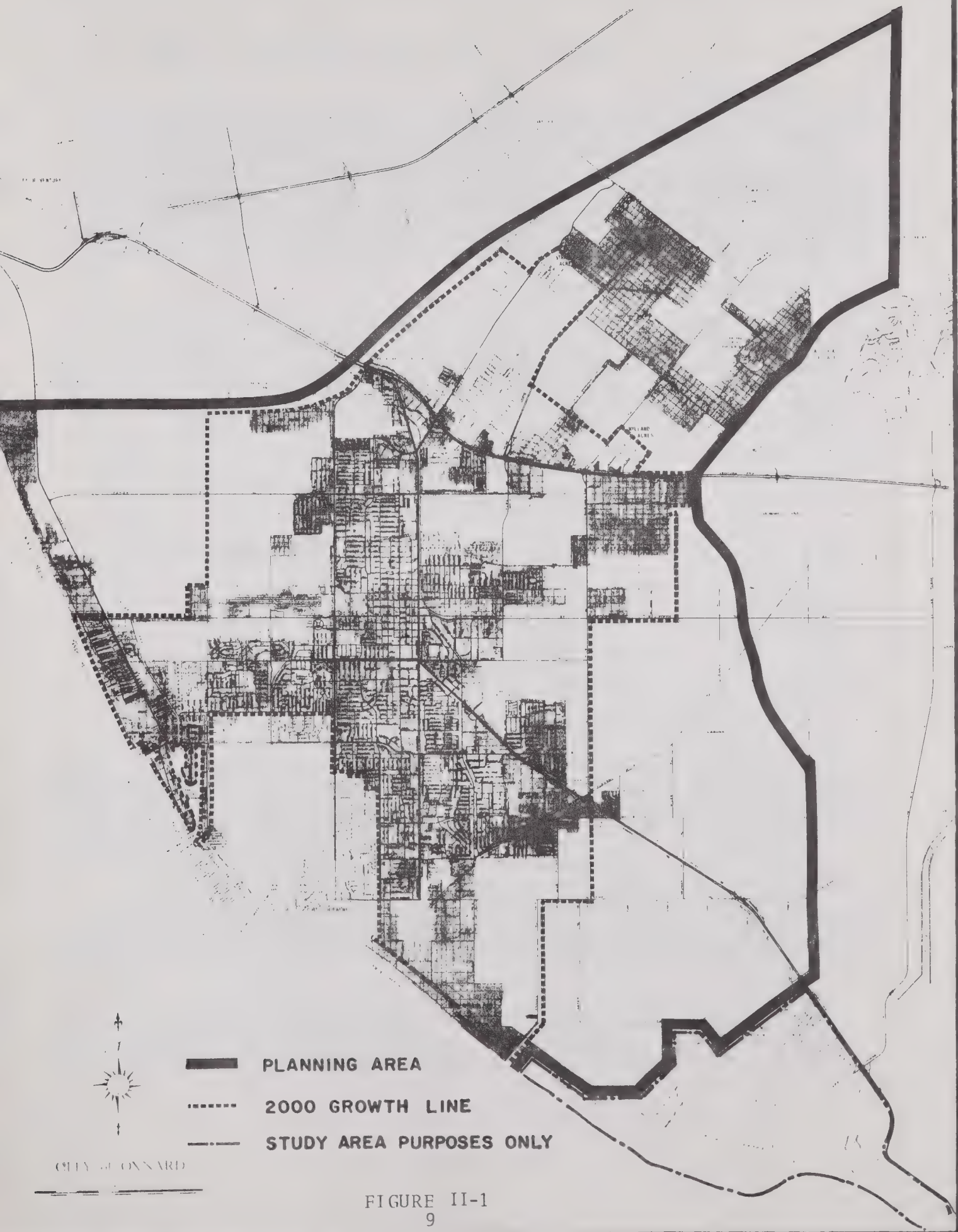


FIGURE II-1  
9

## CHAPTER III POPULATION INVENTORY

### A. Introduction

A population inventory helps assess the type of people to be housed and their housing need. Various housing programs tailored to individual segments of the population must recognize that these groups are diverse and complex. Housing requirements vary along people's life cycle, depending upon income, expectations, number and age of children, family stability, mobility, and life style. Consequently, housing studies must reflect future needs as well as current population characteristics.

#### 1. Population Growth in Oxnard

During the 1960's Ventura County was the second fastest growing county in the State, at 89%. Oxnard shared this growth, increasing its population 77%. Occupied housing units increased 94%, owner occupied units 81%, and renter occupied units 114%. A subsequent slowdown in growth rate occurred at the end of the 1960's. Since 1975 the growth rate has increased slightly. Table III-1 shows these population trends.

TABLE III-1

#### CITY OF OXNARD POPULATION TRENDS

<u>Date</u>	<u>Source</u>	<u>Population</u>	<u>Annual Growth</u>
April, 1960	U.S. Census	40,265	6.5%*
November, 1964	U.S. Census	58,269	8.1%
December, 1968	State Census	67,613	3.7%
April, 1970	U.S. Census	71,225	4.20%
January, 1975	State Special Census	85,104	3.7%
July, 1979	Estimate	101,900	3.8%

\*From 1950 U.S. Census population of 21,567

The area outside the City of Oxnard corporate limits up to the growth area, shown in Figure II-1, contains 10,000 individuals. The land between the Growth Area and Planning Area contains an additional 4,000 people. The Oxnard Planning Area, which includes the surrounding unincorporated areas, contained 115,900 people in 1979. This area has increased in population from about 88,400 in 1970, an approximate 3% yearly growth. Thus, the City is growing faster than the Planning Area as a whole.

Because of the substantial impact regarding housing and other related issues associated with the Point Mugu Naval Facility, this facility has been incorporated as a part of the gross area.\*

\*Total housing units, income level and/or housing assistance projections are not available at this time but will be provided in the 1980 Federal Census to be incorporated in the Housing Element statistics at a later time.



## 2. Projected Population

Oxnard depends upon larger areas for migration of business, industry and population, and reflects overall trends in births and deaths, so population projections must consider growth in the County, region, State, and Nation.

Within the Oxnard planning area, defined boundaries for growth and population increases have to be determined. Regional plans have been developed under the guide of the County-wide Planning Program. The Air Quality Maintenance Program and the 208 Area Wide Wastewater Treatment Management Plan set population limits for the County and the City of Oxnard as shown in Table III-2.

TABLE III-2

### OXNARD GROWTH AREA POPULATION LIMITS\*

<u>Year</u>	<u>Population</u>	<u>Population Increase</u>	<u>Increase</u>
1977	102,600	-	-
1978	105,712	-	-
1979	107,227	1,515	1.4%
1980	111,000	3,773	3.4%
1981	115,500	4,500	3.9%
1982	119,250	3,750	3.1%
1983	123,000	3,750	3.1%
1984	126,750	3,750	3.0%
1985	130,500	3,750	2.9%
1990	148,500	18,000	12.1%
2000	183,250	34,750**	19.0%

\*Growth Area Population. This area is greater than the corporate City limits. The Planning Area population includes a static 4,000 additional people (non-urban population) than the growth area.

\*\*Yearly average increase of 3,692.

The numbers in this Table are subject to readjustment biannually (every two years). Furthermore, the development of major polluting facilities without emission reduction tradeoffs could reduce the population allowances within the City.

## B. Age Distribution

### 1. Relation to Housing

Housing needs change as Oxnard families and individuals move through their life cycle. An additional variable is the age of families and individuals who move into Oxnard.

Age structures fluctuate according to birth rate patterns. Lower nationwide birth rates now will reflect in lower family formation later on. Better health care, living accommodations, nutrition and the like will increase the over-65 category in coming years.

The cycles of change in age distribution affect demand for housing. While there are no such detailed population projections for Oxnard, a general guide is found in the U.S. Department of Agriculture's Projections of Demand for Housing by Type of Unit and Region. This guide considers overall national population factors such as the postwar "baby boom". Through the 1970's and 1980's, a large number of young households will require multiple family dwellings and mobile homes because of their lower incomes and smaller family sizes. A build-up of potential demand for single family housing will manifest in the 1980's as these families become affluent and have more children. The low birth rates in the 1960's will effect low demand for multiples by the 1980's. Second home demand will be low in the 1970's but may increase in 1980 due to increasing numbers in the 40-60 age group. By the late 1980's there will be greater demand for custom-built housing for large numbers of the middle-aged affluent. Demand for senior citizen housing will continue until the 1990's when the effects of low birth rates from 1925 to 1935 will be felt.

### 2. Trends

Table III-3 indicates trends in age distribution from 1960 through 1975 according to various censuses. There has been a reduction and stabilization of the number of children under ten. Children from ten through fourteen have increased. Fluctuation in the twenty through thirty-four age group may be accounted for by the military. Thirty-five through forty-five year olds have generally declined and forty-five through fifty year olds have declined since 1970 only. This may indicate a tendency for more affluent employed people to live outside the City when they upgrade to a more expensive house. The addition of high quality housing in the City could reverse this trend. There has been a steady increase in percentage of the population over fifty. This indicates existing and future need for housing older, smaller families and the elderly.

The median age of Oxnard has remained relatively stable between 1960 and 1975, fluctuating from 23 to 24.3. Figure III-4 represents the 1975 age and sex populations for Oxnard. This figure illustrates the decline in birth rates and family size and the general maturing of the population. As a manifestation of this, the number of newborn children under 1 has halved from .029% of the population in 1960 to .015% in 1975. 36.9% of the population was under 18 in 1975 and 5.5% was over 65. In comparison, in 1970 40.5% was under 18 and 5.3% was over 65. Both comparisons show an aging trend in the population.

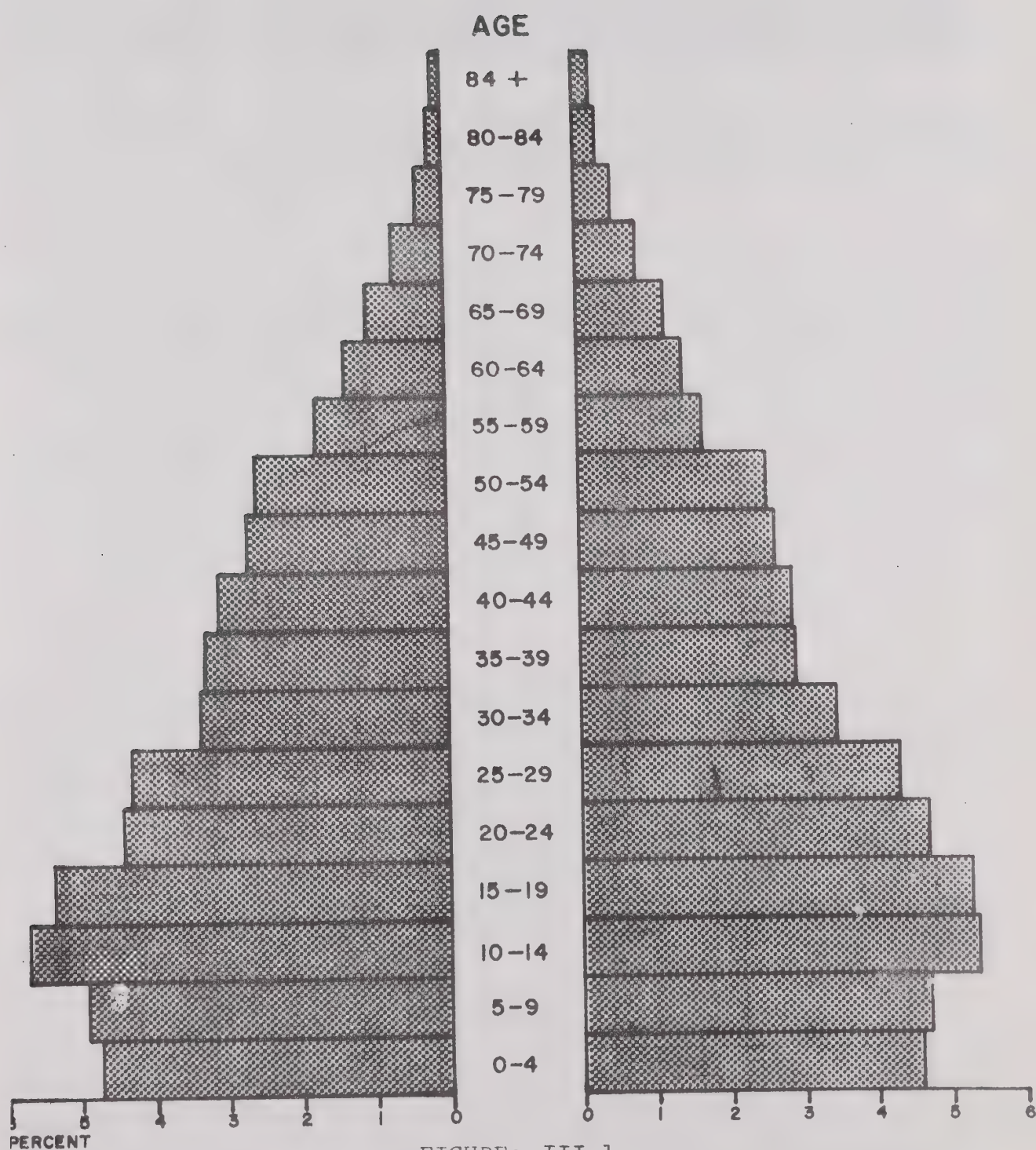
### C. Family Size Characteristics

Table III-4 indicates family size by types of housing. As indicated, larger families (3.76) gravitate toward single family housing. However, there are higher population households (2.97) in lower density multiples (2-4 unit) as well. Mobilehomes and miscellaneous have the lowest population per household.



MALE

FEMALE



1975 POPULATION  
BY AGE & SEX

SOURCE: SPECIAL CENSUS, STATE DEPARTMENT OF FINANCE

TABLE III-3: POPULATION BY AGE TRENDS

Age	U.S. Census 1960		U.S. Census 1964		State Special Census 1968		U.S. Census 1970		State Special Census 1975	
	No.	Pcnt.	No.	Pcnt.	No.	Pcnt.	No.	Pcnt.	No.	Pcnt.
Under 5	5,707	14.1%	7,705	13.2%	7,045	10.4%	7,311	10.3%	7,984	9.4%
5-9	4,885	12.1	7,463	12.8	8,363	12.4	8,306	11.7	8,195	9.7
10-14	4,020	10.0	6,182	10.6	7,879	11.7	8,526	12.0	9,430	11.1
15-19	2,707	6.7	4,759	8.2	6,483	9.6	7,305	10.3	9,081	10.7
20-24	3,283	8.2	4,682	7.9	6,091	9.0	6,003	8.4	7,779	9.2
25-29	3,369	8.4	4,553	7.8	4,997	7.4	5,163	7.2	7,322	8.6
30-34	3,315	8.2	4,517	7.8	4,255	6.3	4,232	5.9	5,826	6.9
35-39	3,415	8.5	4,060	7.0	4,577	6.8	4,339	6.1	5,293	6.2
40-44	2,433	6.0	4,099	7.0	4,429	6.6	4,488	6.3	5,098	6.0
45-49	1,932	4.8	2,801	4.8	3,693	5.5	4,237	5.9	4,546	5.4
50-54	1,412	3.5	2,194	3.8	2,865	4.2	3,197	4.5	4,397	5.2
55-59	1,172	2.9	1,619	2.8	2,068	3.0	2,507	3.5	2,945	3.5
60-64	867	2.2	1,317	2.3	1,533	2.3	1,861	2.6	2,389	2.8
65-69	702	1.7	868	1.5	1,287	1.9	1,444	2.0	1,913	2.3
70-74	501	1.2	698	1.2	840	1.2	942	1.3	1,273	1.5
75-79	313	.8	382	.7	582	.9	680	1.0	762	.9
80-84	145	.4	231	.4	313	.5	386	.5	411	.5
85 and over	87	.2	139	.2	199	.3	298	.4	314	.4
TOTAL	40,265	100.0%	58,269	100.0%	67,613	100.0%	71,225	100.0%	85,104	100.0%
MEDIAN	24.3	--	23.2	--	23	--	23.5	--	24	--

TABLE III-4: 1975 POPULATION PER HOUSEHOLD

<u>Housing Type</u>	<u>Household Population</u>	<u>Households</u>	<u>Population per Household</u>
Single Family	57,357	15,262	3.76
Two to Fourplex	8,934	3,006	2.97
Fiveplex & Above	12,633	5,580	2.26
SUBTOTAL	78,924	23,848	3.31
Mobilehomes	4,245	2,140	1.98
Miscellaneous	118	71	1.66
SUBTOTAL	4,363	2,211	1.97
TOTAL	83,287	26,059	3.20
Group Quarters	1,817	-	-
TOTAL	85,104	-	-

Source: 1975 Special Census, State Department of Finance

In 1975, the average household in Oxnard (3.2) was above the County average (3.0). This was a considerable decrease from the 3.5 found in the 1970 Census. Household size is related to fertility and women of prime childbearing age (18-35). Fertility statistics, available from the 1970 Census, indicated 3.634 live births per woman of 35 to 44 years of age. This was highest in the County. Women of prime childbearing age have increased from 26% of all females in 1970 to 29.3% in 1975. These factors contribute to a higher household size in Oxnard than the County as a whole. Family size has declined, however, recent 1971-78 birth-death statistics indicate that family size is not declining as much as before and may be actually stabilizing.

Though the trend may be changing, about 71% of households in 1970 were husband-wife teams. Of these, 63% had children under 18, which is 44.5% of all households. Other households are made up of other than husband male heads, female heads, or single individuals. As of 1970, only 77% of children under 18 lived in husband-wife families, which was the lowest proportion in the County. About 2.1% of the 1975 population lived in group quarters.

Various characteristics related to family size show the variety of housing needs in the City. These characteristics also show potential concentrated locations. Table III-5 gives certain examples. Female fertility is high at 5.79 live births per woman (35-44) in the Rose Park area. This area also has the highest persons per household. Female family heads range from .5% in the Mandalay Beach area to over 15% in several areas, Colonia, Plaza Park, Beck Park and Rose Park. Single person households comprise over 25% of Wagon Wheel, Hobson, Plaza Park, Channel Islands, and Del Norte.



TABLE III-5: SELECT CHARACTERISTICS OF FAMILY COMPOSITION

Census Tract		(1970) Percent Female Head	(1970) Births Ever Per Women 35-44	(1975) Persons Per House- hold	(1975) Percent Single Person House holds
29	Mandalay Beach	.5%	3.38	3.21	10.5%
30	Wagon Wheel	9.7	3.11	2.43	27.6
31	Rio Lindo	14.3	3.97	3.89	5.9
32	Colonia	25.5	5.75	4.22	11.9
33	Fremont	6.3	2.74	2.74	20.2
34	Hobson	14.6	2.92	2.52	26.1
35	Plaza Park	20.7	-	2.83	29.0
36.01	Channel Islands	8.3	2.30	2.14	29.4
36.02	Marina West	9.0	3.34	3.29	12.6
37	McKinna	1.2	3.88	4.05	6.2
38	Beck Park	18.5	3.33	3.45	12.3
39	Elm	10.5	3.50	3.08	15.5
40	McMillan	10.6	3.78	3.53	14.0
41	Green	11.5	3.40	3.74	7.0
45	Hathaway	4.4	3.07	3.09	15.3
47	Tierra Vista	2.1	3.11	3.17	14.5
48	Revolon	-	-	0	0
49	Rose Park	17.2	5.79	4.89	4.9
50	Del Norte	9.2	-	2.46	27.9
51	Las Posas	-	-	3.21	-
	Oxnard	12.8	3.63	3.20	16.0
	Ventura County	8.9	3.23	3.14	-

Sources: 1970 U.S. Census, PHC(1)-155.

1975 State Special Census Bulletin and Special Cross  
Tabulations.



## D. Income

### 1. Introduction

The City of Oxnard's housing stock depends upon income levels and distribution. Income, in turn, relates to the distribution of occupations, wage and salary levels. In a market economy, quality and price levels of housing depend on ability to pay. In order to become a balanced community, Oxnard must provide housing in line with the income levels of people it wishes to maintain and attract to the area. Quality housing can be built but a large demand for this type of housing may be difficult to sustain. The demand for increased quality of housing can be upgraded indirectly by raising income levels and upgrading occupational categories through the introduction and maintenance of high paying employment opportunities.

### 2. Median Income

Table III-6 shows the 1979 median income for single person households, two or more person households, and all households. As can be seen, single person households earn considerably less than other household sizes. (The median is the point above and below half the units measured.)

Over 12% were in a very low annual income category of under \$5,000 per year. Until 1970, the median income in Oxnard steadily improved, both in current and constant dollars. The advent of accelerated rates of inflation after 1970 has changed this situation. From 1970 to July of 1979 the Consumer Price Index (CPI) rose from 114.90 to 214.60. During the same period indexed median household income rose from 115.54 to 188.75. Table III-7 presents data to illustrate the effects of inflation on income. As can be seen by inspection of Table III-7, the constant value of the dollar has steadily declined since 1970. The Adjusted Value of Household Income fell from 7254 to 5354 from 1970-1979. In turn, the Current Value of Household Income (real value) is 10,088, as compared to the nominal value of 13,065. This translates into a decline in purchasing power of 30% during the period of 1975-1979.

This decline in real purchasing power, coupled with the escalating price of homes, substantially affected the individual's ability to afford housing. From 1975 to 1979 the cost of housing has increased approximately 125%,\*(1) whereas, unadjusted income has risen only by 30% over the same time period.

Typically a factor of 2.5 times annual gross income is the "rule of thumb" most lending institutions use as a basis for determining the maximum loan on a house.\*(2) Thus, the median income family in Oxnard in a normal credit situation, could acquire a home loan of \$34,012. Assuming a typical loan ratio of 80%, the maximum price of a home that the average Oxnard family could afford to purchase is \$42,515.

As of January, 1979 the median sales price of new homes in the Oxnard/Hueneme area was \$71,700.\*(3) Detached homes sold for an average of \$76,800 with attached homes selling for an average of \$50,400, new home purchases and to a lesser extent resale home purchase, are above the affordability level of the median income household in Oxnard.



TABLE III-6: 1979 ESTIMATED INCOME DISTRIBUTION OF HOUSEHOLD TYPES

	All Households		Two or More Member Households		One Member Households	
	<u>%</u>	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>	<u>No.</u>
Less than \$5,233	12.2%	3,129	9.4%	1,963	27.9%	1,166
\$5,233 to \$7,849	10.8	2,733	10.3	2,151	13.9	581
\$7,849 to \$10,466	11.3	2,857	11.1	2,318	12.9	539
\$10,466 to \$13,082	13.2	3,440	13.4	2,798	12.3	514
\$13,082 to \$15,699	12.7	3,310	13.2	2,756	10.2	426
\$15,699 to \$19,623	14.0	3,648	14.7	3,069	9.7	405
\$19,623 to \$26,164	13.8	3,596	14.9	3,111	7.6	318
\$26,164 to \$32,705	7.0	1,819	7.7	1,608	2.7	113
over \$32,705	4.9	1,277	5.4	1,128	2.8	117
Estimated Median	\$13,592		\$14,233		\$9,510	
Total	100.0	26,059	100.0	21,880	100.0	4,179

Source: HUD Statistics; City estimate based upon 1975 State Special Census factored by 1.308219

TABLE 111-7

## CITY OF OXNARD MEDIAN HOUSEHOLD INCOME

	<u>1967*</u>	<u>1970</u>	<u>1975</u>	<u>1979*</u>
Median Household Income (Dollar Amount)	7,208.	8,328.	10,390.	13,605.
Index of Median Household Income (Measured From 1967 Base Year)	100.	115.54	144.15	188.75
Consumer Price Index (1967 Base Year)	100.	114.90	158.40	214.60
*Adjusted Value of Household Income In 1967 Dollars.	7,208.	7,254.	6,181.	5,345.
*Current Value of Household Income As Devaluated By Inflation	7,208.	8,381.	8,909.	10,088.

Sources: 1970 U.S. Census  
1975 State Special Census  
1979 State Department of Finance  
\*1979 City Estimate Based Upon HUD Statistics; 1975 Special  
Census factored by 1.308219  
\*1967 Base year, value of dollar is defined as 100%.  
\*Shows decline in the purchasing power of the dollar when  
compared to a year where the value of a dollar is held  
constant and prices of a fixed set of goods are allowed  
to increase.  
\*The estimated real purchasing power of median incomes by  
year.

TABLE III-8: 1979 COMPARATIVE INCOME DISTRIBUTIONS

	<u>Percentage of Total Population</u>			
	<u>Oxnard</u>	<u>Simi Valley</u>	<u>City of Ventura</u>	<u>County of Ventura</u>
Less than \$5,233	12.15	4.27	12.60	10.52
\$5,233 to \$7,849	10.81	4.07	8.77	8.40
\$7,849 to \$10,466	11.34	5.21	8.40	8.34
\$10,466 to \$13,082	13.23	7.92	8.55	9.61
\$13,082 to \$15,699	12.72	12.93	10.27	11.11
\$15,699 to \$19,623	14.01	22.13	14.71	15.19
\$19,623 to \$26,164	13.83	25.04	17.20	17.32
\$26,164 to \$32,705	6.98	12.17	10.34	10.42
over \$32,705	4.94	6.25	9.16	9.07
Less than \$15,280 (Low income)	60.2	34.4	48.5	47.9
Less than \$9,550 (Very low income)	34.3	13.5	29.7	27.2
Estimated 1979 Median	\$13,605	\$18,445	\$16,091	\$19,100

Source: 1979 City Estimate Based Upon HUD Statistics; 1975 Special Census factored by 1.308219.



### 3. Income Distribution

Table III-8 compares the income distribution for Oxnard to cities of similar size in Ventura County. The \$15,280 level is equivalent to the HUD-defined lower income level (i.e. 80% of the Ventura County median family income) which qualifies for housing assistance payments under the Housing and Community Development Act of 1974. Roughly 60% of Oxnard households are in this category, compared to about 43% in Ventura County. The HUD-defined moderate income level (i.e. 120% of Ventura County median income) is \$22,920 for the area. Approximately 74% of Oxnard's households fall below this income level. Approximately, 34% of the City's households are very low income and earn \$9,550 or less (i.e. 50% of County median). Approximately 20% of Oxnard households earned over \$22,976 in 1979. Household income available for housing occupancy costs under usual conditions will be approximately 2.5 times gross annual household income. As interest rates increase, the monthly payment also increases, directly lowering the dollar value of any house that can be purchased.

The market for higher priced housing in Oxnard is limited in terms of existing residents. However, more high income housing could be captured from the region-wide potential. Although Oxnard is comparatively distant from the high income, employment, shopping and cultural centers of Los Angeles, Oxnard could retain or recapture high income families that historically have purchased homes in Ventura and Camarillo.

### 4. Low and Moderate Income

Poverty makes it difficult for individuals to find housing in the private market. Even moderate income persons, above the poverty level, often have difficulty. Poverty is not a set level, but varies broadly according to whether the family is rural or urban, number of children, family size, and amount of net income. The poverty level for a particular family is approximately three times the cost of the Department of Agriculture's "economy" food plan. With recent high inflation in food costs, the poverty level equivalent today would be much higher. In 1970, the national poverty level for a non-farm family of four was \$3,743, according to the U.S. Census. 10.8% of Oxnard families were below this level, although 13.4% of all individuals nationwide were below the poverty level.

The amount of poverty level households in Oxnard has increased roughly one-third from 1970 to 1975. In May, 1975, the national poverty level was \$5,050. Based on the Special Census, about 14.5% of Oxnard households of two or more members were below this level.

These figures are only approximate because the Special Census does not contain the greatly detailed information found in the decennial Federal Census, which reflects the variable poverty level as defined by family size and circumstances. Poverty levels indicate various social problems, as well as inadequate housing. Improved housing without a broad-brush approach of social and economic programs will not solve urban problems.

In 1970, poverty families in Oxnard had 4.39 persons per household, compared to 3.48 for all households. 22.1% of poverty families received public assistance, and 44.8% were headed by women. The mean family income for

poverty families was \$2,052. 71.9% of poverty families had earnings of some sort, 7.4% of persons below the poverty level received social security, although 73.6% of persons over 65 below the poverty level received social security.

The correlation of poverty to housing conditions is very strong. Table III-9 uses 1970 census data to compare median family income and families below the poverty level with housing built before 1940 and housing lacking some or all plumbing. These factors are shown for the twenty census tracts in Oxnard. The five tracts with the lowest median family incomes are the same five which have the highest percentage of poverty families: La Colonia, Plaza Park, Beck Park, Rose Park, and Del Norte. Of these five, four were among the five tracts with the oldest housing, and three were among the worst five in lacking some or all plumbing. La Colonia, Plaza Park and Del Norte are among the worst five in all four categories.

Housing costs are a burden to almost all income groups, but particularly to the very low, low and moderate income families. Many references consider a maximum of 25% of the family's gross monthly income as adequate housing expenditure. High housing costs lower the amount of money available for food, clothing and other expenditures. One objective of public and subsidized housing is to lower the housing cost to a level where very low and low income families can enjoy a decent standard of living.

Table III-10 shows monthly housing expenditures for lower and moderate income households, compared to the recommended expenditure of 25%. Affordable housing is very difficult to obtain for very low income groups. About 4,000 lower and moderate income households had excess housing expenditures in 1975. Rising rental and mortgage payment costs and declining real income from 1975 to 1979 have further intensified this problem. Excess cost only represents a part of housing need. There are other considerations, such as over-crowding, building condition and location.

## 5. Occupations

Occupational categories affect the housing market by determining ability to pay, as well as stability, type, condition and other characteristics. The 1975 Special Census shows Oxnard as an agricultural and "blue collar" City in comparison to the County. Table III-11 shows the City is below County shares for professional and managerial jobs, while above the County as a whole in most other categories.

The strongest difference with the County is in the share of agricultural related employment. This is a product of the local economy. However, farm workers have been declining as a part of the labor market. Farm workers declined from 21.0% (3,173) of the labor market in 1960 to 8.6% (2,136) in 1970. The 1975 Special Census is not directly comparable because it represents the principal wage earner only.

Upgrading City employment and housing are interrelated issues. Both job and housing markets extend beyond City limits. Policy decisions include whether to provide jobs for people who live here, housing for people who work here, or both, and to what degree. Even if such policy decisions are reached, many market choices based on climate, presence of a view, rural quality, social and

racial preference, etc. are beyond City control. In addition, success can be limited when the county or other cities' policies do not coincide or complement City policy.



TABLE III-9: INCOME AND  
HOUSING QUALITY INDICATORS

		1970 Median Family Income	Percent Families Below Poverty Level	Built Before 1940	Lacking Some or All Plumbing
<u>Tract</u>					
29	Mandalay Beach	\$15,657	2.1%	3.0%	.0%
30	Wagon Wheel	9,782	11.3	1.5	.2
31	Rio Lindo	10,792	7.6	4.8	3.5
32	Colonia	5,520	35.7	19.8	4.6
33	Fremont	13,935	4.5	1.5	.2
34	Hobson	9,914	7.3	24.7	.5
35	Plaza Park	6,000	12.8	75.3	4.7
36.01	Channel Islands	11,732	3.0	.6	2.1
36.02	Marina West	11,312	3.2	.4	.4
37	McKinna	10,212	10.9	.5	.2
38	Beck Park	7,631	14.6	6.0	.1
39	Elm	10,344	7.7	4.4	.8
40	McMillan	10,747	7.2	.4	.2
41	Green	11,282	5.8	.3	.1
45	Hathaway	8,588	11.6	.6	.2
47	Tierra Vista	10,625	7.7	2.2	1.8
48	Revolon	--	--	--	--
49	Rose Park	6,781	21.7	.6	.2
50	Del Norte	7,594	17.8	66.7	2.2
51	La Posas	--	--	--	--
	Oxnard	9,892	10.8	6.6	1.0
	Ventura County	11,162	7.4	12.8	1.1

Source: 1970 U.S. Census, PHC(1)-155 and California  
Housing Characteristics.

TABLE III-10

LOWER AND MODERATE INCOME  
MONTHLY HOUSING RENT OR PAYMENT IN 1975

	<u>Less than \$4,000</u>	<u>\$4,000 to \$6,000</u>	<u>\$6,000 to \$8,000</u>
Less than \$69	23.3%	6.5%	4.6%
\$70 to \$89	14.5	11.1	5.7
\$90 to \$119	16.8	16.2	14.7
\$120 to \$149	22.0	26.6	25.8
\$150 to \$199	18.4	30.9	35.6
\$200 to \$249	3.7	7.1	10.0
\$250 and above	1.3	1.5	3.4
Estimated Median Expenditure	\$112	\$138	\$149
Maximum at 25% of Income	\$83	\$125	\$167

Source: 1975 Special Census, Special Cross Tabulations,  
State Department of Finance.

TABLE III-11  
COMPARATIVE OCCUPATIONAL CATEGORIES  
FOR PRINCIPAL WAGE EARNER

	<u>Oxnard</u>		<u>Ventura Co.</u>	
	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>
Professional, technical, and/or related	5,055	23.97	27,485	29.37
Farmer, farm manager, farm foreman	519	2.46	2,109	2.25
Manager and/or admin- istrator (except farm)	1,783	8.54	11,135	11.90
Clerical and related	1,481	7.02	5,876	6.28
Sales	1,396	6.62	7,186	7.68
Craftsman, foreman, operative	5,209	24.70	20,701	22.12
Laborer, except farm	1,791	8.49	6,131	6.55
Service Worker	2,419	11.47	9,450	10.10
Farm Labor	1,417	6.72	3,503	3.74
Agriculture Related	1,936	9.18	5,612	6.00

Source: 1975 State Special Census



## E. Ethnic Group

### 1. Introduction

Housing deficiencies and disparities often parallel ethnic breakdowns. State guidelines stress examination of obstacles to providing housing to all segments of the community. Minority groups are often highly visible tenants of subsidized housing. Consequently, there is need to review the general racial and ethnic composition of Oxnard. Geographical separation of racial and ethnic groups and related issues will be discussed later in this study.

### 2. Composition and Change

Between 1960 and 1970, blacks and other racial minorities increased 142%, compared to 71% for whites, or twice as fast. Figures from the 1975 State Special Census are not directly comparable for all categories. However, it is noted that the percentage of blacks has decreased slightly, from 6.1% to 5.9%. American Indians have remained at about .4% of the population.

Mexican-Americans were 32.0% of the population in 1975. This is not directly comparable with 1970. In 1970, about 34.2% of the population were Spanish-American (i.e. Spanish surname or Spanish language). 32.8% were of Spanish language. However, only 29.6% identified themselves as of "Spanish origin". Based on these similar figures, Mexican-Americans have probably retained the same share of the population as in 1970, or may have increased by minimal percentage, based on the 1970 "Spanish origin" response. Orientals have increased from about 2.5% to about 3.2%. Other races were combined with whites in the 1975 Special Census. Elementary school enrollment shows a higher percentage of Asian and Hispanic students than the current percentage of these groups in the City's population. School enrollment, however, is only a partial indication of future population trends. Furthermore, complex and unforeseen social and economic circumstances may not cause such potential ethnic trends to occur.

### 3. Family Characteristics

Housing and related problems are more often found among certain minorities than the population as a whole. Larger family sizes and lower incomes create need for certain types of housing, for example.

Family size for Mexican-American varies greatly from the overall population. While including only 24.3% of the households in 1975, they accounted for 32.0% of the population. The average Mexican-American household was 4.19 in 1975 compared to 3.20 for the whole population. In 1970, the Spanish-American average family was 4.37. In 1975, blacks had an average household size of 3.68, down from 3.84 in 1970.

In 1970, average age of male and female blacks (18.7; 19.5) and Spanish-Americans (18.9; 19.3) was about four to five years younger than the average age for male and female whites (23.4; 23.9). Considering most Spanish-Americans are included in the "white" total, the "anglo" whites as a group must be substantially older. This is reflected in the 1975 Special Census, in which the median age for Anglos and others was 26.8, compared to 19.5 each for Mexican-Americans and Blacks. In type of family, blacks in 1970 had 26.8%

female heads, compared to 14.2% for Spanish-Americans and 13.0% for all individuals. Compared to a 3.634 average for all individuals, black women 35-44 had an average of 4.296 children ever born, and Spanish-American women had 4.768. Since minorities have more children than the general population, the overall minority population grows faster.

#### 4. Income and Poverty

Minorities, except for Orientals, have disproportionate shares of lower incomes. In 1975, Mexican-Americans had much greater than their share of population for income levels under \$8,000. Spanish-Americans were 38.4% of the households earning under \$4,000, 35.4% of those earning \$4,000 to \$6,000, and 32.7% of those earning \$6,000 to \$8,000, but were only 24.3% of all households. Blacks were better off, having greater than their share of households (5.3%) only in the lowest income level (7.7%).

Table III-12 shows the relationship of various minorities to or near the poverty level. Indians, Blacks and Spanish-Americans are about equally below the poverty level, except that Spanish-Americans are more concentrated in the very low income category. Conversely, whites are concentrated in income levels above the poverty level, with almost 46% earning above three times that level. Thus, the ability to afford decent housing in the private market and need for public or subsidized housing varies markedly by ethnic group.

The character of poverty varies by racial and ethnic group as indicated in Table III-13. Minorities below the poverty level generally receive less social security, but more public assistance than whites. Some discrepancies are because many white poor are low income elderly. More Spanish-American and "other races" who are below poverty level earn part of their income compared with whites and blacks respectively. Blacks have a high percentage of female family heads among poverty level families. Spanish-Americans below the poverty level, however, have less female family heads than whites.

#### 5. Employment and Education

Employment and education are important issues for minorities. City programs to improve employment and education of existing residents, of which 41.5% are minorities, can influence the quality of housing in the City. Improvements provide a means of upgrading income and purchasing or renting better housing.

Table III-14 indicates the racial and ethnic composition of each occupational category. A disparity exists between the share of the principal wage earners and the share of each category. For example, Anglos and others are 67% of the population, but hold 84% of professional and 82% of managerial type jobs. Mexican-Americans, conversely, are 24% of principal wage earners, but are only 8% and 11% of these higher status occupational categories.

TABLE III-12: DISTRIBUTION OF FAMILY  
INCOME TO POVERTY LEVEL  
BY RACE AND ETHNIC GROUP

<u>Relation to Poverty Level</u>	<u>White</u>	<u>Black</u>	<u>Other Races</u>	<u>Spanish American</u>
Less than .50	4.3%	4.4%	8.5%	7.2%
.50 to .74	2.9	5.4	.8	5.8
.75 to .99	3.2	7.2	4.0	4.5
1.00 to 1.24	4.5	3.5	6.8	9.5
1.25 to 1.49	5.0	5.7	8.7	8.4
1.50 to 1.99	11.0	17.9	15.0	14.2
2.00 to 2.99	23.2	31.1	25.5	25.4
3.00 or more	45.9	24.9	30.6	25.0

Includes families and unrelated individuals 14 years old and over.

Source: 1970 U.S. Census in U.S. Department of Labor,  
Manpower Package, Table 12



TABLE III-13: CHARACTERISTICS OF FAMILIES  
BELOW POVERTY LEVEL

	<u>White</u>	<u>Black</u>	<u>Other Races</u>	<u>Spanish American</u>
Number of families	1,550	147	83	861
Percent families	10.4%	17.0%	13.4%	17.4%
Mean family size	4.3	4.6	4.8	5.1
Mean income	\$2,037	\$2,318	\$1,849	\$2,220
Percent with earnings	71.8%	64.6%	86.7%	78.6%
Percent with social security	14.0%	10.9%	8.4%	12.1%
Percent with public assistance income	22.0%	35.4%	0	30.0%
Percent 65 and over	25.7%	29.6%	38.9%	12.5%
Percent female family head	43.1%	61.9%	47.0%	43.9%

Source: 1970 U.S. Census in Department of Labor Manpower Package,  
Table 13.

TABLE III-14:  
OCCUPATION OF PRINCIPAL WAGE  
EARNER BY RACIAL AND ETHNIC GROUP

	<u>Anglo, Other</u>	<u>Black</u>	<u>Mexican American</u>	<u>American Indian</u>	<u>Oriental</u>
Professional, technical, and related	84.1%	4.0%	8.4%	.2%	3.0%
Farmer, Farm manager, farm foreman	59.9	3.7	22.4	.4	13.3
Manager and/or admin- istrator, (except farm)	82.1	3.8	11.0	.4	2.4
Clerical and related	77.3	5.0	14.8	.2	2.5
Sales	77.4	4.2	16.5	.3	1.5
Craftsman, foreman, operative	67.7	5.5	23.4	.5	2.8
Laborer	41.1	6.3	48.8	.6	3.0
Service Worker	59.4	9.2	27.3	.6	3.2
Farm Labor	8.4	2.8	86.7	.6	1.5
Principal Wage Earners	67.1	5.3	24.3	.4	2.6

Source: 1975 Special Census, Special Cross Tabulations, State Department of Finance.

On the other hand, a much higher proportion of low status jobs are filled by Mexican-Americans. 49% of the laborer jobs and 87% of the farm labor jobs are filled by Mexican-Americans and Mexican Nationals. Blacks are not concentrated in labor and farm labor, but in the service worker category. Orientals have disproportionate concentrations in the farmer, farm manager, and farm foreman categories.

Table III-15 shows educational attainment for the principal wage earner. In comparison to their share of the population, minorities, except for Mexican-Americans, have some parity in educational attainment. On the other hand, Mexican-Americans have poor attainment. About 89% of principal wage earners with no schooling, 83% with one to four years and 68% with five to seven years, were Mexican-Americans, in 1975. Thus, approximately 2,000 principal wage earners, representing about 38% of all Mexican-American households, had less than an eighth grade education. In comparison, about 2.6% of all other principal wage earners, 530 persons had less than an eighth grade education.

The lack of Mexican-American education deserves examination elsewhere than the Housing Element. Briefly, the problem is long term, resulting from lack of educational facilities for agricultural workers in past decades, migration of adults from Mexico at beyond the age of elementary education, drop-outs, truancy, etc. The above data is not a manifestation of the farm labor camps, since they are not included in the above statistics. At the time of the Special Census, 589 persons were counted in farm labor camps. Neither is the problem a result of recent immigration. Only about 7.5% or 185 people of all principal wage earners with less than eighth grade education reported that they last lived in Mexico. Thus, lack of education is among either Mexican-American citizens or longer term resident aliens.



TABLE III-15 EDUCATION OF HOUSEHOLD HEAD BY RACIAL AND ETHNIC GROUP

	<u>Anglo, Other</u>		<u>Black</u>		<u>Mexican-American</u>		<u>Am. Indian</u>		<u>Oriental</u>	
	<u>%</u>	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>	<u>No.</u>
No years school completed	7.5%	56	2.3%	17	88.8%	663	.7%	4	.5%	5
1 to 4 years elementary	11.3	90	4.1	33	82.6	658	1.3	3	.4	10
5 to 7 years elementary	24.3	234	5.6	54	67.5	650	1.8	7	.7	17
8 years elementary	56.6	819	5.2	75	36.3	525	1.5	4	.3	22
1 to 3 years high school	63.5	1,931	6.7	204	27.5	838	1.6	13	.4	48
4 years high school	75.4	5,434	5.1	371	15.4	1,113	3.3	29	.4	239
1 to 3 years college	80.1	4,116	6.3	323	10.7	549	2.4	20	.4	123
4 or more years college and/or Bachelor's degree	84.2	1,759	4.3	89	6.6	137	4.3	3	.1	90
Professional or advanced degree	87.1	929	2.6	28	5.0	53	4.9	3	.3	2
Household heads	67.1	17,496	5.3	1,375	24.3	6,335	2.6	95	.4	686

Source: 1975 Special Census, Special Cross Tabulations, State Department of Finance.

Note: No Responses (222) and rejects (75) are not included.

### CHAPTER III: FOOTNOTES

- (1) Real Estate Research Council, Sample of Ventura County/Santa Barbara County Housing, 1978.
- (2) Bank of America, Los Angeles Region Area, Loan Department, 1979.
- (3) California Land Title Company, Residential Sales Survey, Ventura, CA 1979.

## CHAPTER IV HOUSING INVENTORY

### A. Housing Structures

It is essential to understand Oxnard's past and present housing inventory, in order to plan for the quality and balance of housing the City desires for tomorrow. Residential construction in Oxnard has historically been varied and cyclical.

From 1960 to 1979 there has been a decrease in the percentage of single family detached housing, relative to total housing stock. As shown in Table IV-1 and IV-2, single family units have declined to 69.1%, 55.5%, and 54.7% in 1970, 1975 and 1979, respectively. From 1970 to 1975 there was a significant increase in the number of multiple units constructed, with more than 3 multiple units developed for each single family detached unit. However, as indicated in Table IV-2 and IV-3, since 1975 the number of multiple and single family houses constructed have remained almost equal to each other. Between 1970 and 1975, 1,424 mobile home spaces were constructed; however, no new mobile developments have occurred since that period.

A comparison of Oxnard's 1975 residential structural types with the Ventura County area is given in Table IV-4. As shown, Oxnard has the lowest percentage of single family housing and the highest percentage of multiple family and mobile homes in the County in 1975. Due to the large existing housing inventory, these percentages have not significantly changed from 1975 to 1979.

### B. Market Characteristics

#### 1. Vacancy Rates

Vacancy rates indicate current market performance, housing need, and affect new construction. Normally, 1% or 2% vacancy is common for single family dwellings and 5% to 8% is common for multiples. Housing need calculations commonly include a composite 5% vacancy to provide choice in the housing market and some degree of filtering of the housing stock down to poor and low income families. On average, 6% of renters move every one to two months, and 2% of owners move every one to two months.

SCAG has estimated the City's 1979 overall vacancy rate to be 5%, which breaks down to 2.2% for owner occupied units, and 8.9% for rental units. Historically, the City has had a higher vacancy rate. The 1975 Special Census estimated the overall vacancy at 9.1%; 4.8% among single family detached homes, 17.9% of two- to four-plexes, and 16.3% of buildings with five or more units. Approximately 4.7% of the mobile homes in the City were also vacant. Vacant spaces in mobile home parks were estimated in October, 1974 to be 8.8% of the total spaces, and concentrated in the newer parks. Combined mobile home vacancies were about 13.5% in 1975.



TABLE IV-1 1970 - 1975 CHANGE IN HOUSING STOCK

	Single Family	Multiple 2-4	Family 5+	Multiple Composite	Mobile Homes	TOTAL
April 1, 1970						
Number	14,524	1,789	3,770	5,479	1,084	21,087
Percent	69.1%	8.1%	17.9%	25.7%	5.2%	100%
January, 1975						
Number	16,031	3,661	6,664	10,325	2,508	28,864*
Percent	55.5%	12.6%	23.1%	35.8%	8.6%	
Change						
Number	1,507	1,952	2,894	4,846	1,424	7,777
Percent	10.4%	114.2%	76.8%	88.6%	131.4%	36.9%
Average Annual Growth Rate	2.2%	23.8%	16.0%	18.6%	27.6%	7.7%
Share of Increase	19.7%	25.1%	37.2%	62.3%	18.3%	100%

Sources: 1970 U.S. Census PHC(2)-6; California Housing Characteristics  
1975 Special Census, State Department of Finance

\*Includes 71 miscellaneous units.

Note: Multiple units include both rental units and attached owner-occupied units such as condominiums, stock co-operatives, and community apartments.

TABLE IV-2 1975-1979 CHANGE IN HOUSING STOCK

	Single Family	Percent	Multiple	Percent	Mobile Homes	Percent	TOTAL
January 1975	16,031	55.5%	10,325	35.8%	2,508	8.6%	28,864
January 1980	18,834	54.7%	13,081	38.0%	2,508	7.3%	34,423
Change	2,803	17.5%	2,756	26.7%	-	0%	5,559 (16.1%)
Average Overall Growth Rate		3.5%		5.3%		0%	3.2%
Share of Increase		50.4%		49.6%		0%	100%

Sources: 1975 Special Census, State Department of Finance  
 1975-July 1979 City of Oxnard Building and Safety Department  
 \*Does not include 88 demolitions

Note: Multiple units include both rental units and attached owner-occupied units such as condominiums, stock cooperatives, and community apartments.

TABLE IV-3 1975-1979 SINGLE FAMILY UNIT  
AND MULTIPLE FAMILY UNIT INCREASES

	<u>1975</u>	<u>1976</u>	<u>1977</u>	<u>1978</u>	<u>July 1979</u>	<u>Total 1975-79</u>
Single Family Units	416	531	902	354	600	2,803
Multiple Family Units	569	678	675	434	400	2,756
TOTAL	985	1,209	1,577	788	1,000	5,559

Source: 1975-July 1979, City of Oxnard Building and Safety Department

Note: Multiple units include both rental units and owner-occupied attached units such as condominiums, stock co-operatives, and community apartments.

TABLE IV-4  
1975 HOUSING STRUCTURE TYPES IN THE  
COUNTY OF VENTURA

	<u>Oxnard</u>	<u>Simi Valley</u>	<u>City of Ventura</u>	<u>County of Ventura</u>
Single Family				
Number	16,031	17,206	15,578	103,026
Percent of Total	55.9	91.5	61.1	66.2
Percent Vacant	4.80	2.80	4.58	4.78
Population per Household	3.76	3.95	3.09	3.49
2-4 Units				
Number	3,661	425	2,817	12,594
Percent of Total	12.8	2.3	11.1	8.1
Percent Vacant	17.89	21.18	6.71	12.24
Population per Household	2.97	2.33	2.20	2.62
5+ Units				
Number	6,664	321	5,003	19,718
Percent of Total	23.2	1.7	19.6	12.67
Percent Vacant	16.27	8.41	14.59	16.36
Population per Household	2.26	2.61	1.82	2.08
Mobilehomes				
Number	2,508	663	1,530	8,597
Percent of Total	8.7	3.5	6.0	5.5
Percent Vacant	4.68	1.96	2.75	5.29
Population per Household	1.98	2.03	1.89	1.88

Source: 1975 Special Census, State Department of Finance.

Note: Multiple units include both rental units and owner-occupied attached units such as condominiums, stock cooperatives, and community apartments.



There is a strong statistical relationship, for analytical purposes between owner occupied and single family detached units; and between rentals and multiple family units. However, owner occupied units should not always be matched with single family dwellings because many owner-occupied units are attached units such as condominiums or townhouses. Similarly, rentals are not always in multiple family buildings; single family detached homes are also rented.

Vacancy rates do not always mean units for sale or rent. For example, in 1975 only 55% of the vacant single family housing was available for sale or rent. Conversely, many units which are on the market are occupied until the date of tenant transfer, such as in the case of apartment rental units. Thus, vacancy rates should only be used as an indication rather than a measure of available housing stock.

## 2. Purchase Costs

As indicated in Chapter II, the median sales price of all new homes in Oxnard/Port Hueneme area in January 1979 was \$71,700. A breakdown by housing type showed detached units marketed at a median sales price of \$73,800 and attached units selling for a median price of \$50,400. Resale housing purchase prices closely parallel but are not on average equal to that of new homes.

The median sales price within the Ventura County market area varied widely as depicted in Table IV-5. Detached median sales prices ranged from a low of \$86,700 in the Ventura/Ojai Valley/Santa Paula submarket to a maximum of \$111,900 in the Agoura submarket. The median sales price for all detached units reported sold throughout the Ventura County market area was \$93,400.

Attached median sales prices ranged from \$50,400 per unit in the Oxnard/Port Hueneme submarket to a maximum of \$86,100 in the Simi Valley submarket. The median sales price for all attached units throughout the market area was \$73,100.

The weighted average median sales price throughout the entire market area for all new sales was \$85,600. The Oxnard/Port Hueneme submarket had the lowest overall median sales price at \$71,700 and Simi Valley submarket had the greatest median sales price at \$94,100, a difference of \$22,400 between the two areas.

## 3. Rental Costs

The average rental price for housing in Oxnard varied from \$202 for a studio apartment to \$443 for a four bedroom house in 1979, as indicated in Table IV-6. Interestingly, multiple units rented only for only 2 to 3% more dollars than single family detached dwelling, and one bedroom detached homes rented for 12% less than one bedroom apartments. Clearly, rental prices are substantially below the mortgage cost of homes and as such rentals are still the most viable method of housing the lower income population of Oxnard.

TABLE IV-5  
JANUARY 1979 HOUSING PRICES  
IN VENTURA COUNTY

Area	Detached Median Sales Price	Attached Median Sales Price	All Homes Median Sales Price
Oxnard/Port Hueneme	76,800	50,400	71,700
Ventura/Ojai Valley, Santa Paula	86,700	63,100	77,300
Thousand Oaks/ Westlake/ Moorpark	97,300	73,000	80,800
Agoura	111,900	85,200	83,200
Newbury Park	90,200	78,700	86,200
Camarillo	92,900	64,900	88,000
Simi Valley	94,800	86,100	94,100
TOTAL	93,400	73,100	85,500

Source: California Land Title Company, Residential Sales Survey Ventura County, January 1979.

TABLE IV-6 CITY OF OXNARD AVERAGE RENTAL PRICES

<u>Size</u>	<u>Single Family Detached</u>	<u>Multiple Units</u>
<u>Studios</u>		
Average Rent	-	\$ 202
Range	-	\$ 150-240
Size of Sample	-	18
<u>1 Bedrooms</u>		
Average Rent	\$ 208	\$ 235
Range	\$ 160-250	\$ 175-375
Size of Sample	\$ 16	\$ 54
<u>2 Bedrooms</u>		
Average Rent	\$ 302	\$ 296
Range	\$ 190-450	\$ 225-450
Size of Sample	\$ 22	\$ 65
<u>3 Bedrooms</u>		
Average Rent	\$ 404	\$ 389
Range	\$ 285-595	\$ 275-550
Size of Sample	\$ 46	\$ 20
<u>4 Bedrooms</u>		
Average Rent	\$ 443	-
Range	\$ 375-625	-
Size of Sample	\$ 22	-

Source: City of Oxnard Housing Authority survey of vacancies from August 31 to September 15, 1979. No units larger than 4 bedrooms were listed for rent during survey period.

#### 4. Housing Amenities

Housing amenities are the conveniences provided beyond the basic house requirements. Amenities include extra bathrooms, labor saving appliances such as dishwashers and microwave ovens, and extra rooms such as family rooms, dens, or studies. Home buyers now expect to receive amenities for homes costing upwards of \$75,000. Desire for housing amenities may in part explain the lack of construction of basic low cost detached housing. Also, basic shelter offers less profit potential than a high cost housing unit.

Higher quality, or priced, housing, often implies the presence of various amenities. The 1970 U.S. Census enumerates many housing features as shown on Table IV-7. A substantial portion of the housing stock in Oxnard had two or more bathrooms, three or more bedrooms, forced air furnaces, and "undercrowding" (i.e. under .5 persons per room). Other items such as oversize garages, dishwashers, or trash compactors were not indicated by the Census. The type of information was not indicated in the 1975 State Special Census.

For each amenity category on Table IV-7, both for owner occupied and renter occupied, the City falls behind the County area. Higher quality housing has been primarily built elsewhere, rather than in Oxnard. However, Oxnard's housing generally offers better value for the dollar due to historically lower land construction and permit costs. Therefore, although there is less quality housing in Oxnard, residents generally get a better housing value than residents in other areas of the County.

#### 5. Home Ownership

Home ownership traditionally has been associated with stability and community participation. However, mobility, higher housing costs and changing market preferences and life styles have begun to lower the trend toward home ownership. Presently, only upper middle income families can afford newer single family housing. Encouragement of ownership housing may upgrade the socio-economic status of the community, but only if there is a comparative market demand, higher status employment, potential immigration of higher income groups, and the like. Market studies by developers, consultants, and financial institutions generally provide such analysis on a project by project basis.

In 1970, 57.3% of Oxnard's housing was owner occupied compared to 63.4% for the Oxnard-Ventura-Thousand Oaks Urbanized Area. Between the 1960 and 1970 U.S. Census, ownership increased 81.2%, rentership increased 114.4%, and all housing units increased by 91.6%. Oxnard's rate of change was about the same as the County as a whole. Figures on home ownership were not available from the 1975 State Special Census.

Condominiums have become an increasing component of ownership housing. Stock cooperative and community apartments, while functionally similar to condominium ownership, are presently not widely prevalent in Oxnard. There were about 1200 condominium units in 1975 compared to 145 units indicated in the 1970 Census. Since 1975 condominium projects have been on a steady increase. Until a recent enactment of the City's condominium, stock cooperative and community apartment conversion Ordinance, approximately one-fifth of such projects were



the conversion of existing apartments. Although the demand for single family detached housing in Oxnard is significant, as home prices continue to climb and the demand for affordable housing grows, condominium style ownership is anticipated to similarly increase.

In 1970, about 57% of all housing was owner occupied. With the large influx of multiple unit construction up to the mid-seventies, the percentage of owner occupied units decreased to approximately 54% as of 1979. As previously indicated, however, the predominance of single family detached dwelling unit and condominium construction in recent years is expected to result in a greater percentage of owner occupied units.

TABLE IV-7 1970 HOUSING AMENITIES IN OXNARD  
AND VENTURA COUNTY

Features	<u>Oxnard</u>		<u>Ventura County</u>	
	Owner Occupied	Renter Occupied	Owner Occupied	Renter Occupied
Two or more bathrooms	60.5%	19.6%	65.8%	20.8%
Three or more bedrooms	84.2	20.3	84.4	29.1
Forced air furnace	49.6	15.9	63.3	23.0
.5 or less persons per room	41.3	37.4	45.8	39.8
High priced housing*	3.7	6.5	12.8	10.5

\* Represents homes in 1970 that were valued over \$35,000 for owner occupied, or were rented over \$200 a month.

Source: 1970 U.S. Census, HC(2)-160 and California Housing Characteristics.

## C. Structural Condition

### 1. Introduction

Maintenance of decent, safe and sanitary housing preserves neighborhood quality, avoids premature replacement of the housing stock, and encourages the development of high quality homes. A typical house may last fifty years or longer with adequate maintenance. Excellent maintenance can prolong building life, whereas inadequate maintenance can cause preliminary obsolescence. Some areas with low quality construction, inability or indifference towards maintenance, and vandalism and pilfering can become "instant slums".

Substandard units are unsafe or unsanitary for human habitation. Even if occupied, these units will require replacement in order to meet suitable housing needs. Because of rapid growth after World War II, Oxnard, as many other Southern California cities, may face large scale housing deterioration in coming years. Large homogeneous developments may deteriorate as a group. This is especially true of areas constructed to minimum code requirements which today would be considered inadequate. The problem is compounded by the concentration of low income persons in these homes in Oxnard who cannot afford adequate maintenance.

### 2. Structural Age

Structural age indicates potential housing problems. In general, minor deterioration is evident in twenty to twenty-five years and major deterioration is evident in thirty-five to forty years. Age is not the whole story, however, as attested by Colonial and European residences which are hundreds of years old and not considered substandard.

As indicated in Table IV-8, over 36% of the City's homes were built from 1970 to 1979. Ninety percent of the houses in Oxnard were constructed since 1950. Cases of major deterioration can occur in units of approximately thirty years in age and greater. Ten percent of the houses in the City are in this age group.

TABLE IV-8 HOUSING UNIT AGE IN THE CITY OF OXNARD

<u>Year Built</u>	<u>Age</u>	<u>Number Of Units</u>	<u>Percent</u>
December 1979 to February 1975	0-4	5671	17.4%
April, 1970 to January, 1975	4-9	6315	19.4%
1969 to March, 1970	10	1241	3.8%
1965 to 1968	11-14	3327	10.2%
1960 to 1964	15-19	6183	19.0%
1950 to 1959	20-29	6642	20.4%
1940 to 1949	30-39	1887	5.8%
1939 or earlier	40 or more	1360	4.2%

Sources: 1970 U.S. Census, California Housing Characteristics  
1975 Special Census, State Department of Finance

Note: Discrepancy with other housing unit totals are due to different sample sources in Census, Table 43 of California Housing Characteristics. Figures do not include demolitions or annexations from 1970 to 1979.



About another 20% of housing were built from 1950 to 1959, and consequently, may show deterioration as they age in the next ten years. Deterioration because of age may be accelerated by poor environmental quality, poor design, inadequate maintenance, litter, lack of privacy, poor security, inadequate parking, insufficient soundproofing and other causes. The degree of deterioration can only be determined through a full scale housing inspection program. Deterioration can best be remedied by individual initiative and a City-wide a code enforcement program.

### 3. Substandard Housing

#### a. Introduction

Consideration of substandard housing is necessary for several reasons. First, elimination of substandard housing is an essential part of housing needs calculations. Secondly, estimates of substandard housing provide a basis for programs such as redevelopment, rehabilitation and code enforcement. Thirdly, substandard housing is examined to understand related social problems.

#### b. Definition of Substandard Housing

The following are SCAG's definitions of substandard and suitable for rehabilitation housing:

##### 1. Substandard Housing

- a. Housing does not provide safe and adequate shelter and in its present condition endangers the health, safety and well being of the occupants. Housing should be replaced with safe and adequate shelter, or
- b. Housing has one or more defects of an intermediate nature that must be corrected if the unit is to provide safe and adequate shelter.

##### 2. Suitable for Rehabilitation

Housing has one or more defects of an intermediate nature that must be corrected if the unit is to provide safe and adequate shelter.

Housing can also be considered substandard in terms of the provisions of fire, building and housing codes adopted by the City, especially in regard to provisions having to do with life safety.

#### c. Estimated Substandard Housing in Oxnard

The 1960 Census survey of structural conditions was not repeated in the 1970 Census because of problems of consistency and accuracy. At the time of the 1960 Census 711, or 6.5% of all units in Oxnard were considered "deteriorating" and 368, or 3.4%, considered "dilapidated". However, the Census underestimated unsound housing.\* (2) Additionally, 239 units or 2.2% were sound units lacking some or all plumbing in 1960. Consequently, about 12% of all housing units were substandard in 1960.

Neither dilapidated nor deteriorated housing units were counted in the 1970 Census. The Census Bureau estimates Oxnard's dilapidated housing with plumbing facilities at 544 units in 1970. No corresponding estimates were made for dilapidated or deteriorated units lacking some or all plumbing. Two hundred and six units lacked some or all plumbing in 1970. In addition, the Census Bureau has revised upwards the 1960 estimate of dilapidated units with plumbing from 171 to 236. This would increase the 1960 total of substandard units to 1383.

Table IV-9 compares certain of these indices with the Oxnard-Ventura-Thousand Oaks urbanized area, which includes Camarillo and urbanized unincorporated areas, but does not include rural areas and Simi Valley. Rural statistics are not good for comparison because such areas are especially high in inadequate heating facilities and lack of public sewers. This table indicates that in 1970 Oxnard was comparatively less deficient in housing, except for overcrowding and inadequate heating, than the Ventura-Thousand Oaks urbanized area, as a whole.

By 1973, the State estimated 7.0% of the housing in Ventura County required rehabilitation and 3.0% required replacement. Oxnard's substandard housing is assumed to be less because the City has less old housing than the County as a whole. By 1975, about 12.5% of Oxnard's housing structures, excluding mobile homes, were built before 1950 and only 5.2% was built before 1940. Comparative estimates for County housing were 17.9% and 10.8%. Both estimates ignore removals, for which age records are not easily accessible.

The U.S. Department of Housing and Urban Development in cooperation with Oxnard, compiled a survey of housing conditions within the City. Depicted in Table IV-10, there were as of the first of 1979, 1,970 or 5.8% substandard units in Oxnard, 1,477 units of which are suitable for rehabilitation. Of these 1,930 substandard units, 671 were owner occupied housing and 1,250 were renter occupied, with 547 and 930 units suitable for rehabilitation, respectively.

Since 1960, the percentage of substandard housing as a part of City housing significantly has altered from 12% to 5.8% in 1979. This statistic is somewhat misleading, however, due to the large amount of new construction in the past nineteen years. The actual number of substandard units in the City has in fact increased over this period, from 1,384 to 1,930 homes. Several reasons may account for this unit increase:

1. Continued deterioration is faster than rates of code enforcement;
2. Removals do not always include substandard houses;
3. The larger stock of newer housing is continuously moving into age categories where it tends to deteriorate.

TABLE IV-9  
1970 INDICES OF SUBSTANDARD HOUSING

	Oxnard		Oxnard-Ventura Thousand Oaks Urbanized Area	
	<u>No.</u>	<u>Percent</u>	<u>No.</u>	<u>Percent</u>
Major Indices:				
Lacking some or all plumbing	206	1.0%	661	.9%
Lacking complete kitchen facilites	146	.7	498	.7
Inadequate heating (1)	1307	6.3	3627	4.8
Secondary Indices:				
Overcrowding 1.0 to 1.5 persons per room	1886	9.1	4036	5.4
Overcrowding - over 1.5 persons per room	1034	5.0	1864	2.5
Value under \$10,000 - owner occupied	154	.7	686	.9
Gross rent under \$80 a month - renter occupied	1779	8.4	4718	6.3
Built before 1940	1360	6.6	7016	9.4
Lack public water supply	169	.8	655	.9
Lack public sewer	295	1.4	10102	13.6

(1) No heat, room heaters without flue, or fireplaces, stoves, or portable heaters.

Source: 1970 U.S. Census in Housing Characteristics for States, Cities, and Counties, part 6 California.

TABLE IV-10  
1979 HOUSING STRUCTURE CONDITION IN THE CITY OF OXNARD

	<u>Total Units</u>	<u>Standard</u>	<u>Substandard</u>	<u>Suitable for Rehabilitation</u>
Owner Units	18,049	17,378	671	547
Renter Units	15,207	13,948	1,259	930
TOTAL	33,256	31,326	1,930	1,477



TABLE IV-11 PRIVATELY ADMINISTERED SUBSIDIZED HOUSING  
PROJECTS IN VENTURA COUNTY

<u>LOCATION</u>	<u>NAME</u>	<u>TYPE</u>	<u>UNITS</u>
Oxnard	Holiday Oxnard	221(d)(4)/Section 8 Rehabilitation	252
Oxnard	Channel Islands Park Apartments	Section 236 (30 units have Rent Supplement)	152
Oxnard	Rancho Ellen	Section 236	<u>168</u>
		TOTAL IN OXNARD	572 (45%)
Thousand Oaks	Mountclef Apartments	Section 236 (3 units of Rent Supplement)	18
Thousand Oaks	Conejo Future	Section 8 for Elderly	90
Thousand Oaks	Las Arboles	Section 236 (Rent Supplement)	43
Thousand Oaks	Shadow Hill Apts.	Section 8	101
		TOTAL IN THOUSAND OAKS	252 (19%)
Camarillo	Ponderosa Village	Section 8 for Elderly	90
		TOTAL IN CAMARILLO	90 (7%)
Ventura	Ventura Terrace	Section 236	130
Ventura	Ventura Village Green	Section 221(d)(3) BMIR	<u>150</u>
		TOTAL IN VENTURA	370 (29%)
		TOTAL IN VENTURA COUNTY	1,284

The above numbers are estimates and may not correspond to actual substandard housing as would be found in a Building and Safety Department inspection.

### c. Relation to Socioeconomic Indicators

As indicated previously in Table III-10, (see page 24) there is a relationship between income and substandard housing. There are also other indicators for Housing condition. For example, about 30% of units lacking some or all plumbing in 1970 were overcrowded compared to 13% overcrowding of units with all plumbing.

The 1970 Census estimates that 64 dilapidated units with plumbing, or 11.8% of such units, were occupied by blacks.\*<sup>(3)</sup> This is over twice the proportion of figures for blacks occupying all housing in Oxnard, i.e. 5.1%. Comparable figures were not available for Spanish-Americans and other minorities. Of those renting in 1970 for under \$80, about 10% had no bathroom or shared a bathroom, while in rentals over \$80 only 1% had a similar situation.

The situation is worse when social and physical problems combine. For example, an older house may be deteriorating, have bad plumbing or inadequate heating, and be occupied by a large low income family, or families unable to afford necessary housing improvements.

### D. Subsidized Housing

#### 1. Conflicts and Issues

Oxnard represents a microcosm of the conflicts and issues surrounding subsidized housing. Local governments have traditionally depended on federal funds for assisted housing, yet these funds have only provided a small portion of the needed housing. Continuously shifting federal programs prevent coherent programming of housing solutions and indicate there is no best or right program.

While Oxnard has, according to SCAG, provided more than its fair share of low income housing, there has been reluctance of other cities and unincorporated areas in the County to provide a similar "fair share" of publicly assisted and privately constructed low and moderate income housing. Until very recently, there has been a concentration of housing assistance in areas where the low income people and minorities were already found. While meeting their needs, patterns of economic separation were perpetuated and intensified.

#### 2. Subsidized Housing Programs

There are, as of April 1979, 1,752 publicly and privately administered subsidized housing units in the City of Oxnard. This is approximately 5.2% of all housing within the City. Of this total, 1,180 units are administered by the City Housing Authority as indicated in Table IV-11. This represents 35% of the total of 3,382 units within the County wide area. This is a significant share of subsidized housing, since Oxnard only represents approximately 20% of the County population. With the exception of Port Hueneme and Santa Paula, Oxnard is supplying a disproportionate share of subsidized housing when compared to its percentage of population in the County. Although the

proportion of subsidized housing is high, it has declined somewhat since 1975, when the City maintained 52% of all subsidized units in Ventura County.

Of the 1,180 City administered units, 780 dwellings are owned by the Oxnard Housing Authority at ten locations of projects of 12 to 430 units, as shown in Figure IV-1. The balance are administered by the Housing Authority as Federal Section 8 Rental Assistance Program for existing housing which leases between eligible families and private landlords. Through September 30, 1979, the Housing Authority was approved for 400 units of Section 8 Rental Assistance. The location of the rentals by Census Tract number are shown in Table IV-12. The Housing Authority also expects to receive HUD approval in October, 1979, of 149 additional units of Section 8 Rental Assistance. However, 60 units of this total will be used to initiate a new federal program of assistance to lower-income mobilehome owners in the form of a subsidy toward their paid rentals. An additional 75 units of this new approval will be for the Moderate Rehabilitation Section 8 Program which helps landlords with rentals that fail to meet code requirements. These units are brought up to standard in exchange for committing the property to the Section 8 Rental Assistance Program for a period of 15 years. Therefore, the Housing Authority's active programs are expected to grow to 1,329 units by 1980.

The ethnic breakdown of the 780 public housing units owned by the City of Oxnard is 73% Spanish surname, 8% Black and 19% Caucasian, Oriental and other. Avoidance of minority concentration is found in the 100 units of "Turnkey" housing (privately constructed and sold to the Oxnard Housing Authority) and 400 units of Section 8 Rental Assistance which is dispersed in various sections of the City. Any additional subsidized housing developed or administered by the Housing Authority will probably be of the Turnkey and/or in dispersed locations throughout the City.

The Section 23 Leased Housing Program was officially terminated April, 1978, and has been replaced by the Section 8 Rental Assistance Program. Many of the families previously assisted in Leased Housing have been transferred into the Section 8 Program. Even more so than Section 23 Leased Housing, Section 8 Rental Assistance encourages private enterprise by subsidizing a lease contract between an eligible renter and a private landlord. The landlord is responsible for all maintenance and other landlord responsibilities, and the property pays its full property tax. Similar to the Section 23 Leased Housing, the Section 8 Program does not require Article 34 voter referendum approval as in publicly held housing. The City Council, sitting as the Board of Commissioners of the Housing Authority, can apply for and enter into contracts with the federal government for Section 8 Rental Assistance as long as it is in conformance with the housing needs of the community as set forth in the area Housing Assistance Plan (HAP).



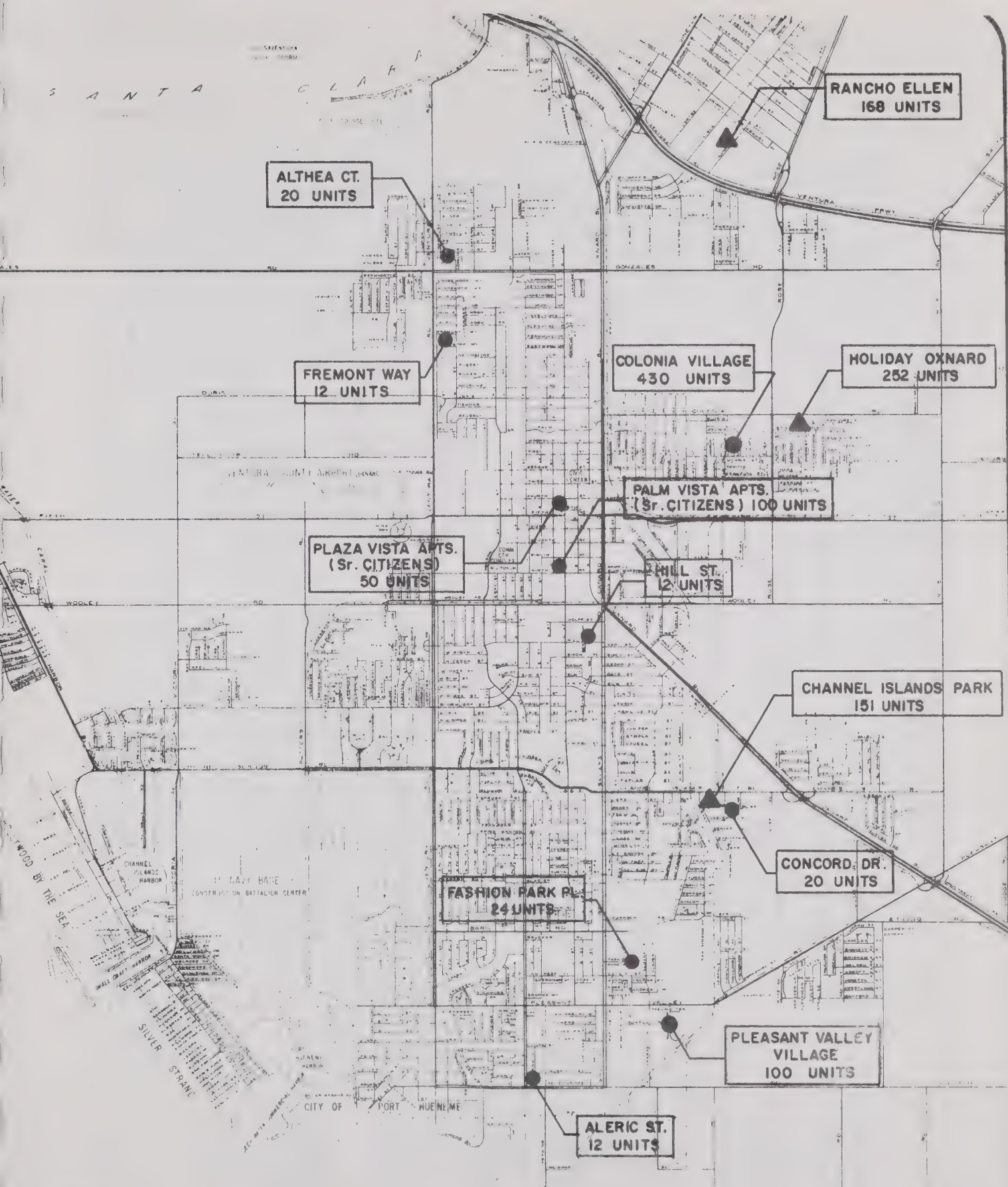


FIGURE IV-1

SUBSIDIZED HOUSING IN OXNARD



TABLE IV-12 PRIVATELY ADMINISTERED SUBSIDIZED HOUSING  
PROJECTS IN VENTURA COUNTY IN 1979

<u>LOCATION</u>	<u>NAME</u>	<u>TYPE</u>	<u>UNITS</u>
Oxnard	Holiday Oxnard	221(d)(4)/Section 8 Rehabilitation	252
Oxnard	Channel Islands Park Apartments	Section 236 (30 units have Rent Supplement)	152
Oxnard	Rancho Ellen	Section 236	<u>168</u>
		TOTAL IN OXNARD	572 (45%)
Thousand Oaks	Mountclef Apartments	Section 236 (3 units of Rent Supplement)	18
Thousand Oaks	Conejo Future	Section 8 for Elderly	90
Thousand Oaks	Las Arboles	Section 236 (Rent Supplement)	43
Thousand Oaks	Shadow Hill Apts.	Section 8	101
		TOTAL IN THOUSAND OAKS	252 (19%)
Camarillo	Ponderosa Village	Section 8 for Elderly	90
		TOTAL IN CAMARILLO	90 (7%)
Ventura	Ventura Terrace	Section 236	130
Ventura	Ventura Village Green	Section 221(d)(3) BMIR	<u>150</u>
		TOTAL IN VENTURA	370 (29%)
		TOTAL IN VENTURA COUNTY	1,284

Source: City Housing Authority, September, 1979

TABLE IV-13 SECTION 8 HOUSING BY CENSUS TRACT MAP, SEPTEMBER, 1979

Tract/ Type	29	30	31	32	33	34	35	36.02	37	38	39	40	41	45	47	49	UNITS
4 Bdrm Family	0	0	0	0	0	1	0	0	0	0	1	1	2	1	2	0	8
3 Bdrm Family	0	5	0	2	2	5	0	6	8	5	3	4	4	12	9	1	66
2 Bdrm Family	0	16	1	0	6	30	2	8	7	24	16	1	5	51	14	2	183
1 Bdrm Family	0	1	0	0	2	4	0	3	0	0	1	0	0	0	0	0	11
2 Bdrm Elderly	0	3	0	0	0	17	0	1	0	1	1	0	0	4	5	0	32
1 Bdrm Elderly	0	4	1	0	1	49	4	4	0	5	11	3	3	2	7	0	94
TOTAL	0	29	2	2	11	106	6	22	15	35	33	9	14	70	37	3	394

The Housing Authority has been authorized by HUD to raise its income limits for admission to the City-owned public housing to 80% of the Section 8 limits, which is about \$12,200 for a family of four. This ratio is intended to permit assisting slightly higher income families in the Section 8 Program, than in the conventional public housing program. Several years ago, Congress eliminated continued occupancy income limits for the public housing no matter how high their income gets as long as they pay 25% of their income for rent. In practice, as soon as the rent payment in public housing approaches the cost of private housing outside the project, the family leaves. In the Section 8 Program, as family income increases, the amount of rental assistance decreases proportionately until the family is paying the entire rent to the landlord with no subsidy at all. For that reason, there is no need for a family to move out of a Section 8 unit when their income increases.

The City also has 572 units of privately owned subsidized housing projects. This comprises 45% of all such housing in the County area, as shown in Table IV-13. The City's two previous 221(d)(3) projects, formerly known as Brighton Park and Rose Gardens, have been reinsured by the federal government as a Substantial Rehabilitation Section 8 Project. This new project, now known as Holiday Oxnard, resulted after the Department of Housing and Urban Development foreclosed on the two previous projects and after several years of federal management sold them to a private investor. The 252 apartments in Holiday Oxnard are all subsidized with the Section 8 Rental Assistance Program, which operates under the same income limits and rent formula as the Existing Housing Section 8 units of the Housing Authority. Channel Island Park Apartments, containing 152 units, and Rancho Ellen, containing 168 units, are Section 236 projects in which the Federal Government makes an interest reduction payment directly to the mortgagee. Income limits for Section 236 range from \$10,700 to \$19,100, depending on family size. These two complexes are privately owned and operated in accordance with federal guidelines. Families meeting the income limits benefit from a reduced rent schedule and families exceeding the income limits pay a higher market rent.

Lastly, there were about 318 housing units under Section 235 interest subsidy units in Oxnard as of January, 1974. The Department of Housing and Urban Development reinstituted the Section 235 Program about two years ago under new guidelines, however, it is only available for newly-constructed homes and is no longer applicable to the purchase of existing housing. Because of unrealistic mortgage limits on the program, it is virtually inactive in most parts of the country. Because of substantial appreciation in the sale price of existing housing, most Section 235 units built in the early 1970's have changed hands several times since then and lost their eligibility for subsidy. Therefore, the 318 house unit count as of January, 1974, would likely be much lower 1979.

#### CHAPTER IV: FOOTNOTES

1. Department of Housing and Community Development, Statewide Housing Element Phase II (Sacramento: State of California, November, 1973), p. 253.
2. The lack of inclusion of additional factors relevant to rehabilitation needs, such as type and condition of heating equipment, and local studies of unsound housing have shown the 1960 counts to be conservative. (Ibid., pp. 254-255.) A post-census evaluation survey found a nation-wide undercount for occupied dilapidated units with all plumbing facilities in 1960. Another study found nation-wide about 1,000,000 more dilapidated units than report in the 1960 Census. (Department of Commerce, Plumbing Facilities and Estimates of Dilapidated Housing (Washington: USGPO, November, 1973, p. XII).
3. Department of Commerce, op. cit., pp. 6-11



## CHAPTER V: FUTURE HOUSING

### A. Population and Density

#### 1. Background

The projection of housing supply and needs can illuminate future issues such as fulfillment of demand, overcrowding, ownership patterns, deterioration, and the like. The reliability of such projections, however, are only as valid as the assumptions upon which they are based, and projections may be drastically altered with changing social, economic or political events. This chapter will attempt to address future housing in general terms, and will provide a basis for a subsequent discussion of housing needs.

New construction is not fully dependent on the population projection characteristics of Oxnard. Provision of different types of housing to some extent creates its own demand. This is because individuals outside the Oxnard area move into new and existing housing. While the supply of new housing depends partly on local demographics, it also depends on demographics of the secondary market area, the County, and southern California. The decision to develop housing also depends on factors such as relative land and labor costs, familiarity of local codes, availability of suitable size parcels, development fee structures, and development potential of surrounding land.

#### 2. Population Data

The maximum allowable population for Oxnard's Growth Area, (Figure II-1) will be a maximum of 130,500 and 148,500 people in 1985 and 1990 respectively. These population projections are based upon City estimates for use in the County-wide Planning Program (CPP) and represent the maximum population allowable for that time period.

Population projections are assigned to residential neighborhoods, based upon assumptions concerning the character and completion of development within the Growth Area. Generally, urban fringe is expected to occur with moderate infill and modest recycling, and less emphasis on high density and low income residential development. Overall, it is proposed that the City attempt to achieve a lower density and higher quality residential image.

#### 3. Residential Density

The Land Use Element of the General Plan forecasts three major categories of residential density. Low density consists of approximately 77% single family type development, at six dwelling units per gross acre. Medium density consists of 63% single family type development, and 37% multiple family development (18 DU/gross acre). High density is projected to contain 25% single family, 38% multiple family (18 DU/gross acre) and 37% multiple family, (30 DU/gross acre).

Approximately 64%, 12% and 23% of the population will be in low, medium and high density neighborhoods, respectively, by 1990.

Unless modified by the regional planning efforts, approximately 47,410 and 53,600 dwelling units could potentially be developed in the Oxnard Growth Area by 1985 and 1990, respectively. This potential build-out is subject to the constraints of providing adequate services and the appropriate infrastructures. This means that an additional 10,599 units may be constructed between mid-1980 and 1985, and a total of 15,277 units may be constructed between mid-1980 and 1990. Approximately 10% of this increase can be attributed to a decrease in the household from 3.2 persons to 2.9 persons per unit. However, the largest percentage of increase will result from new household formations and immigration to the Oxnard area.

#### B. Structure Types

There is not a direct relationship between density and residential structure type. It can be generally stated, however, that low density can be associated with single family detached units, while medium and high density can be associated with multiple family attached units. Using this generality, the percentage of each type of unit within each neighborhood density category will give the approximate number of forecast structural types within the City.

According to the Land Use Element of the General Plan, each neighborhood type (i.e. low, medium, and high) is composed of combinations of various housing densities.

It is anticipated that 37% of the total housing inventory by 1990 will be multiple units. This represents a policy of less high density construction when compared with the present situation, where approximately 38% are multiple family units.

It is projected that single family construction will continue to consume a greater amount of the total new housing inventory, at 40% between 1979 and 1990. The total increase in dwelling units in this period is estimated to be 15,277.

TABLE V-1

1980-1990 New Residential Structures  
(Anticipated Increase in Number of Dwelling Units)

	<u>Single Family</u>	<u>Multiple</u>	<u>Total</u>
1980-1985	6,008	4,533	10,541
1985-1990	2,889	1,847	4,736
Totals	8,897	6,380	15,277

The predominance of new construction in 1980-1985 is linked with the population increase projected in the County-wide Planning Program estimates.

A maximum of approximately 1,069 mobile home units are projected to be constructed through 1990, in order to maintain the 7% factor of the overall housing inventory.

Since 1975, condominium-type units have comprised approximately 61% of multiple family units developed in the City. Applying this factor to projected multiple unit construction reveals that approximately 3,266 condominium units could be constructed between 1980 and 1990.

A complete breakdown of specific unit types forecast to be built between 1980 and 1985, and 1986 and 1990, are portrayed in Table V-2. As indicated, single family units and multiple family units will increase by 1990 only fractionally above the existing percentage of units developed. It is proposed that mobile homes could conceivably maintain a relative status quo of the total housing inventory.

### C. Ownership and Rentership

#### 1. Background

The potential change in ownership and rentership is important because there are implications for the social, economic, physical and political makeup of the City. Society traditionally has valued and encouraged home ownership as a manifestation of self-reliance, pride, stability, and "having a stake" in the community. Additionally, the division of new households into owners and renters is an indicator of market potential.

Home ownership is a complex issue. Future home ownership depends on future ability to pay initial, monthly and related costs. This is dependent on City future income levels and reserve capital.

TABLE V-2

Composition of Existing and Future Housing in Growth Area<sup>1</sup>Existing Units

<u>Year</u>	<u>Single Family</u>	<u>(%)</u>	<u>Mobile Homes</u>	<u>(%)</u>	<u>Multiples (%)</u>	<u>Total</u>
1980 <sup>2</sup>	20,979	(55%)	2,781	(7%)	14,563 (38%)	38,323

Permissible Units

<u>Year</u>	<u>Single Family</u>	<u>(%)</u>	<u>Mobile Homes</u>	<u>(%)</u>	<u>Apts.</u>	<u>(%)</u>	<u>Condos</u>	<u>(%)</u>	<u>Total</u>
1985	6,008	(57%)	738	(7%)	1,476	(14%)	2,319	(22%)	10,541
1990	<u>2,889</u>	(61%)	<u>331</u>	(7%)	<u>568</u>	(12%)	<u>947</u>	(20%)	<u>4,736</u>
Subtotal, New Units	8,897	(59%)	1,069	(7%)	2,044	(13%)	3,266	(21%)	15,277
Total of All Units	29,876	(56 %)	3,850	(7%)			19,873	(37%)	53,600

1. Projections are based on the County-wide Planning Program (CPP) estimates. These are maximum housing units permitted as established by the CPP and are subject to change. These estimates are not production goals to be attained.
2. Composition of existing multiple family units is not available.



Policy and implementation can affect future housing and alter trends. For example, zoning more land for detached housing and less land for multiples and mobile homes may encourage more single family detached housing. Similarly, subsidies or increased income levels can encourage home ownership. Rehabilitation assistance may preserve home ownership. However, these policies will not succeed if they are not compatible with the characteristics of the potential housing market.

## 2. Ownership of Housing

The demand for home ownership depends on future population characteristics. Changing family size and age structures, discussed in Chapter III, show less need for housing for the "conventional" family with children. Both the single or married young, and the elderly, may not prefer home ownership.

Certain persons, especially the elderly, may prefer higher density, attached housing, which generally is better located in terms of transportation and public and private services and facilities.

A share of new and existing housing is purchased or rented by newcomers to the area. Thus, the income and social character of Oxnard may not be reliable in predicting future housing. For example, the 1975 Special Census indicated that only about 56% of single family household heads, about 32% of multiple family household heads, and 43% of mobile home households heads previously lived in Oxnard and Port Hueneme. This shows the high influx of newcomers when a unit "turns over". The Special Census also showed that the average household head in Oxnard changed address every two and one-half years or less. An opportunity exists to upgrade the housing stock by inducing higher income persons to move into Oxnard, and this is a policy of the Housing Element.

Ownership multiples (i.e. condominiums, townhomes, etc.) are increasing. The provision of second homes may distort the apparent need in Oxnard, since buyers are attracted from the Los Angeles area by competitive prices and nearness to the ocean. A certain portion of purchases may be speculative and/or may be intended for rentals.

In past years, the percentage of home ownership decreased. From 1960-1970, ownership has declined from 61.3% to 57.3%. In 1979, owner-occupied housing further diminished to approximately 55%.

Forecasts of future home ownership are based on expected new construction and estimated ownership by unit type.

Table V-3 indicates the projected distribution of future owner occupied units versus rental units in the City, assuming a 5% vacancy rate. According to State-wide information from the California Association of Realtors, the percentages of owner-occupied units for single family units and condominiums are 88% and 85%, respectively. Mobile homes are 90% owner-occupied, based on the 1970 census.

New owner-occupied dwellings are estimated to be about 73% of all occupied units constructed from 1980-1990. The percentage of total City-wide owner-occupied housing by 1990 will be 62%, as shown in Table V-3.

TABLE V-3

## 1990 Total Owner-Occupied/Rental Housing

<u>Year</u>	<u>Owner Occupied (%)</u>	<u>Rental (%)</u>	<u>Total</u>
1980	21,077 55%	17,246 (45%)	38,323
New Construction	11,152 73%	4,125 (27%)	15,277
Maximum by 1980			
Totals	32,229 (60%)	21,371 (40%)	53,600

D. Redevelopment and Rehabilitation1. Private and Public

Redevelopment and rehabilitation takes place through both public and private actions. These affect the character of older neighborhoods. Often, older single family structures are replaced by higher density structures. The potential income or profit from higher density housing may provide the incentive to offset the cost for private replacement. Such redevelopment can encourage change or stabilize and improve the quality and image of a neighborhood, depending on the social and economic makeup of new or rehoused residents. Replacement housing can be facilitated by the private sector.

The expenditures for redevelopment and rehabilitation in Oxnard require more study than possible here. Several trends could occur, some of which would encourage housing reinvestment in the future.

- a. Older single family detached housing may be the most likely to be rehabilitated or replaced.
- b. Increased costs of new infrastructure (i.e. streets, utilities, etc.) and the shift of costs for new development to developers, may mean that it is cheaper to build in older residential areas.
- c. Restraints on development of vacant and/or agricultural land, based on coastal, agricultural, disaster mitigation and air pollution related controls, may make undeveloped land more expensive relative to developed land.
- d. Governmental subsidy and facilities could help encourage redevelopment of older areas.

On the other hand, certain factors decrease the expectations for residential redevelopment and increase the potential for rehabilitation housing:

- a. Existing housing may be worth maintaining, and even upgrading, if the net value is greater than replacement costs of new housing.

- b. Government and private enterprise may have an increased propensity to rehabilitate, in terms of changing preferences, increased value, or code enforcement.
- c. Constraints, either social, economic, or political, may retard redevelopment of older housing areas.

Some redevelopment is required to eliminate structures unfit for human habitation (i.e. dilapidated). However, such removals account for a small share in terms of the total housing stock or rates of growth. According to Building and Safety reports, the ten-year range of demolitions has been between 30 and 75 units (1966 to 1975). In 1965, about 270 units were demolished. Most, but not all, of the demolished units were substandard, according to Building and Safety personnel. In many cases, units unfit for human habitation may coincide with economic unsuitability for rehabilitation. In summary, potential removal has averaged about 50 units a year, or roughly .2% of the housing stock for the incorporated part of Oxnard.

In terms of rates of removal, there is a potential increase in dilapidation. The estimates in Chapter IV showed an increase from 236 units in 1960 to 537 units in 1973. This represents a net increase of about 25 units a year, in spite of City and private removals. These indicators project an increase of about 75 units a year, or a 1,125 unit increase of dilapidations by 1990. If City and private removals continue at roughly the present rate of 50 units annually, the net increase of dilapidated housing would be about 375 units by 1990, or approximately 1,700 total units.

Considering the potential for substandard housing, there is need for code enforcement and renewal efforts to keep dilapidated housing at an "acceptable" level. Such efforts are also needed to precisely determine the need for removals in terms of codes, and to mitigate housing dilapidation or deterioration (i.e. through rehabilitation and neighborhood conservation programs).

## 2. Housing Age in 1990

Another guide for potential housing rehabilitation and redevelopment is the future age structure of the housing stock. Table V-4 shows the age structures in 1990. The number of units built between 1975 and 1990 include replacement of unfit housing, at a rate of about 50 per year.



TABLE V-4

Housing Age as of 1990

<u>Years Built</u>	<u>Age</u>	<u>Number of Units</u>	<u>Percent</u>
1986 - 1990	0-4	6,539	11.8
Mid 1979-Mid 1986	5-10	14,550	26.5
1970 - Mid 1979	11-20	12,847	24.3
1960 - 1969	21-30	10,751	19.6
1950 - 1959	31-40	6,642	12.0
1949 or Earlier	40 or Older	3,247	5.8

Notes: Discrepancy with other housing unit totals are due to different sample sources in the Census. Table 43 of California Housing Characteristics figures does not include demolitions or annexations from 1970 - 1979.

Sources: 1970 U.S. Census, California Housing Characteristics  
1975 Special Census, State Department of Finance  
July, 1979 City of Oxnard Building and Safety Department

This table indicates an increase in the amount of older housing, compared to the present housing inventory. By 1990, approximately 61.7% of the City's housing units will be at least 10 years old, approximately 37.4% of the total housing stock will be 20 years old, and approximately 17.8% of the housing stock will be 30 years old or older. This represents an increase of 5.8% in units over 20 years old, and a 7.4% increase in units over 30 years old. Housing units which will be 30 years old or older by 1990 (approximately 9,889 units) will require special monitoring, and possibly rehabilitation in order to avoid deterioration or dilapidation.

## E. Potential Subsidized Housing

### 1. Background

Much of the lower income households and lower income housing opportunities are concentrated in older, deteriorating areas of the City. In the past, federal housing assistance activities have been focused in these same areas, thus providing needed housing for some, but increasing the concentration of lower income households and aggravating social and economic problems at the same time.

In 1974, Congress passed the Housing Community Development Act, calling for the spatial deconcentration of housing opportunities for persons of lower income, and the revitalization of deteriorated or deteriorating neighborhoods to attract persons of higher income. In 1975, SCAG developed its first Regional Housing Allocation Model (RHAM), and initiated an Urban Reinvestment Study. The RHAM analyzes the distribution of housing opportunities for all income groups in each city and unincorporated area, compares the lower income housing needs of each jurisdiction to the needs of the region as a whole, and shows how many units of housing assistance each jurisdiction should provide over a 29-year period to meet its regional "fair share" responsibilities.



The factors taken into consideration in determining Oxnard's fair share allocation include: 1) current income distribution and lower income housing needs; 2) proximity to jobs; 3) sales tax returns; and 4) property tax revenues. Oxnard, in coordination with SCAG and HUD, uses data from the RHAM to develop its Housing Assistance Program (HAP). The HAP provides a goal framework for allocation of federal monies. The actual expenditures may be much less. The actual construction or involvement depends on local private and public initiative. Most of the inventory of potential subsidized units is in the City's HAP. Certain numbers and types of units are specified in terms of one and three-year goals. Additional units are mentioned in the HAP which, although specifically not a part, represents previous commitments to subsidized housing by the City and federal government.

The HAP should reflect the goals and policies of the Housing Element and the other elements of the General Plan.

## CHAPTER VI: HOUSING NEEDS

### A. Introduction

Housing need is the lack of housing in terms of type, price, condition, location or accessibility. Commonly used criteria to determine housing needs include overpayment (monthly payments exceeding 25% of the family's gross monthly income), overcrowding (more than one person per room, not including bathrooms or utility rooms), and substandard or deteriorating housing. These criteria may not correspond to the perceived needs of individuals.

### B. Filtration

The filtration model assumes that as higher priced housing units become available, those households able to afford them will "move up", vacating older, lower cost units. These units will then be available to lower income families.

Filtration requires an adequate vacancy rate in order to function. The Federal Department of Housing Urban Development assumes a vacancy rate above 6% will provide housing through the private market, with minimal public assistance.

Filtration often does not function as the theory states it should. Needs of lower income families may not coincide with the type of units that "filter down". An adequate vacancy rate is essential to the concept, but an overall high vacancy rate does not ensure that filtration will work. For example, the January 1975 State Special Census indicated an overall high vacancy rate of 9.11% for the City, but the 1975 Housing Assistance Plan indicated housing needs still exist.

Part of this apparent discrepancy may result from the difficulties in accurately assessing vacancy rates. Vacancies may merely indicate fluctuations in the new unit market for western Ventura County. Various "hot spots" of new construction may create temporary high vacancy rates. Patterns of new construction may shift because of land costs, land availability, government controls and incentives, or personal preference. Short-term vacancies are not long and steady enough to allow filtration to work. Finally, vacant units may not actually be available for new residents. The 1975 Special Census indicated that the actual number of units for sale or rent was significantly lower than overall vacancy rates. Some units included as vacant are still under construction, had "usual residence elsewhere", were "held for occasional use", or were otherwise not an effective part of the housing market. Of the vacancies that are available, some are not within the price range affordable for families of low to moderate income.

Rising housing costs negate the effectiveness of the filtration model, which assumes that existing housing is relatively less expensive than new housing being constructed. Higher income persons in competition for limited housing may squeeze out lower income persons, creating "upward filtration." This has not been the case in Oxnard, however.

One possible use of filtration is subsidizing the use of larger, older houses suitable for large, low income families. Smaller and often older low income

families occupying larger homes may move into public, non-profit or conventional multiple units. Their vacated housing can then be occupied by large, low income families. This type of program was used in Long Beach, combining federally subsidized housing for the elderly and federally subsidized leased housing.

### C. Existing Needs

The year 1990 is a common time horizon found in various plans and studies, and correlates with the City's adopted 1990 Land Use and Circulation Element. Housing needs will be examined in five-year increments through 1990. The 1975 Special Census provides an excellent starting point and a good data base. In order to meet housing needs, the problems existing in 1975 must first be solved, and then the projected needs must be met.

#### 1. Substandard Housing

Substandard housing is an important indicator of housing need. January, 1975 estimates indicate that there were 1,800 substandard units in the City at that time. A 1979 survey indicates there are 1,930 substandard units City-wide.

Substandard housing is concentrated among lower priced rental units and older housing. Renting households tend to have lower median incomes than homeowner families. For example, the 1970 Census showed the median income of owner occupied households was \$11,200, compared to \$6,500 for renter occupied.

The 1978-79 Housing Assistance Plan (HAP) confirms that the majority of substandard housing is occupied by renters. Of the 1,878 occupied substandard units (the remaining 52 substandard units were vacant at the time of the survey), 1,225, or 65%, are renter occupied.

Vacancy rates for substandard housing is a fraction of overall vacancies. Since substandard housing vacancies are not indicated in the census data, older housing (pre-1950) will be used as a guide. In 1970, pre-1950 housing had a vacancy factor of 40% of the City-wide total of vacant units. Assuming this proportion has remained constant, 40% of the 1975 overall vacancy of 7.5% gives a 1975 substandard housing vacancy rate of only 3%. Using the same factor of 40% and the 1979 estimated overall vacancy rate of 5%, a vacancy rate of 2% for the City's substandard housing stock is derived. The data prepared in the 1978-79 Housing Assistance Plan confirms these estimates. The HAP indicates that the vacancy rate of all substandard units is 2.7%, this very low vacancy rate of substandard units indicates that the demand for low cost housing is not being met among the standard units.

Only a portion of substandard housing is suitable for rehabilitation. The remainder cannot be rehabilitated within economic feasibility, which is defined as 50% of the replacement cost of the unit. The 1979 survey of housing quality in the City indicated that 1,477 of the 1,930 substandard units can be rehabilitated. The remaining 433 units, or about 22.5% of the substandard units, are not considered rehabilitable.

The 1978-79 HAP indicates that of these 433 units not suitable for rehabilitation, 318 or 73% are occupied by renters. Only 115 of the non-rehabilitable substandard units in the City are owner occupied.



## 2. Overcrowding

Overcrowding is another component of housing need, measured in the decennial census by persons per room. Between 1.0 and 1.5 persons per room, not including bathrooms, utility rooms, and the like, is defined as overcrowding. Very overcrowded is defined as over 1.5 persons per room.

In 1970, 9.1% of housing units were overcrowded, and 5.0% were very overcrowded. Overcrowding data is not available in the 1975 Special Census, so to update the data, it will be assumed that the percentages have remained constant, although average family size County-wide has decreased. Using the 1970 percentages, 3,132 units are presently overcrowded, and another 1,721 are very crowded, giving a total of 4,853 overcrowded units in January, 1980.

Large families, defined by the 1978-79 HAP as having five or more members, are a special area of housing need. In 1970, large families of six or more members constituted 75% of the overcrowded housing units, and 71% of the very overcrowded units.

The 1975 Special Census Gross Tabulations found that about 10.5% of all households earning under \$8,000 a year had six or more members, or about 915 households total. For Black households earning under \$8,000, large families were estimated at 15.5%, or about 50 households. For Mexican-American households earning under \$8,000, large families were estimated at 23.9% or about 450 households. This indicates that a majority of large, low income families are minorities. Other large households earning between \$8,000 and \$12,000 are also potential recipients of subsidies, because of the high number of family members. There were an estimated 190 such families in January, 1975, based on the 1975 Special Census.

Overcrowding can be reduced by converting older units to rentals and by rehabilitation of existing large units.

## 3. Overpayment

A third component of housing is overpayment. Table VI-1 summarizes excess cost as extrapolated from the 1975 Special Census. Affordability is defined as 25% of a household's gross monthly income. Actually, affordability may vary with household size, the cost of other necessities, and the like.

The data in Table VI-1 indicates that about 58% of households earning under \$8,000 per year are overpaying, or about 5,505 of 8,720 low income households City-wide. Of these 5,050 household units, about 3,770 or 75%, contain two or more members. January, 1975 estimates indicate that 190 large families earning between \$8,000 to \$12,000 are also overpaying for housing, bringing the total overpaying households to 5,240, or 20% of all households City-wide.

## 4. ~Special Needs~

A final element of housing need analysis is identification of those low income households with special needs. Estimates of special need found in the 1977 Regional Housing Allocation Model include 533 elderly, 3,653 small family and 1,271 large family low income households in need of assistance.



Utilizing the 1975 Special Census, 6.7% of the principal wage earners in Oxnard are farm workers. By applying this percentage to updated census data, approximately 2,100 households were estimated to be farm workers in 1979.

For purposes of final analysis, it is assumed that there is a significant amount of overlap linking special needs assessments with the previously discussed categories of substandard, overpayment and overcrowding needs.

## 5. Summary of Needs

To provide all needed subsidies would require a massive increase in housing assistance since it would increase subsidization of existing units from the present 1,900 to about 10,000 units. It should be noted that 5,050 of these units represent the overpayment factor, which as an indicator of subsidization need, has been diluted because of recent trends in affordability and the percentage of income devoted to housing payment. Therefore, the real need for subsidized housing may be less based on increased incomes or abilities to devote greater percentages of income towards housing. However, a large percentage of assistance would still have to be in the form of rental or rehabilitation assistance to household units at their present residences or location.

A common misconception is that housing rental subsidies increase the share of low income households. Providing housing subsidies to meet existing need is for existing residents.

The various types of needs are combined in Table VI-2. Many areas of need overlap. To compensate for these areas of overlap, the following assumptions are made:

- a. Low income families occupy 40% of the substandard units.
- b. Of the families overpaying for housing, 58% are low income.
- c. Of the low income overpaying household units, 10.5% have large families and are overcrowded.

TABLE VI-1: EXCESS HOUSING COST, LOW INCOME, 1975

<u>Family Income, 1975 Dollars</u>	<u>Low Income Households</u>	<u>Average Monthly Limit</u>	<u>% Over Maximum Expenditure</u>	<u>Low Income Households With Excess Housing Cost</u>
Less than \$4,000	3,129	\$42	48.2	1,508
\$4,000 to \$6,000	2,732	\$104	74.8	2,044
\$6,000 to \$8,000	2,857	\$146	52.5	1,500
Totals	8,718	-	57.9	5,052

Notes: (1) Average expenditure maximum is based on middle of income range at 25% of annual income divided by 12.

(2) Households over maximum based on Special Cross Tabulations, 1975 Special Census, State Department of Finance, adjusted to discount no response and reject.

Source: 1975 Special Census, State Department of Finance.

# TABLE VI-2

## PRESENT HOUSING NEEDS

### Overpayment:<sup>1</sup> (1975)

Total number of households	5,240
Households earning under \$8,000 per year	5,050
Large families earning \$8,00-\$12,000/year	190

### Overcrowding:<sup>2</sup> (1980)

Total overcrowded units	4,853
Overcrowded (1.1 to 1.5 persons/room)	3,132
Very overcrowded (greater than 1.5 persons/room)	1,721

### Substandard:<sup>3</sup> (1979)

Total substandard	1,930
Suitable for rehabilitation	1,477
Replacement need	453

Cumulative Need: Adjusted for overlap, 10,855 households.  
Based on the assumptions on page VI-7.

<sup>1</sup>1975 Census Data.

<sup>2</sup>Projections based on 1975 Census Data.

<sup>3</sup>1979 HUD and City survey data.

The cumulative need figure of 10,855 households indicates the number of households requiring some type of assistance. Rent or mortgage subsidies may be needed for those overpaying, as qualified above, and rehabilitation is needed for the majority of substandard units. Overcrowding is not necessarily an indication of a need for new construction. Suitable housing may be available, but beyond the financial capabilities of low income families, forcing large families to live in small units, and the "doubling up" of two families in one unit. Rental assistance, then can also be effective in meeting this area of need. Replacement is needed for 453 units that are not rehabilitable.

#### D. Future Needs - 1980 to 1990

Projections for 1985 and 1990 populations and new housing construction are established in Chapter V. Based on those projections, it is possible to estimate future housing needs.

In order to achieve a more balanced income distribution, future new construction will be designed for predominantly higher income households. The majority of new residents are expected to be of higher incomes, requiring no housing assistance.

Future housing needs will continue to be met through rehabilitation of deteriorating units and rental or mortgage assistance. Table VI-3 indicates housing unit age in the year 1990. Approximately 17.8% of the City's housing stock, 9,889 units, will be over 30 years of age in 1990. Although some of these units may be in good condition, pre-1960 units will be used to approximate 1990 rehabilitation need. Thus, 17.8% of the total 1990 housing stock will need rehabilitation by the year 1990.

Although it is projected that new residents will not need housing assistance, existing low income residents and young families may, in all likelihood, continue to need assistance. Drawing information from Table VI-3 and using the same overlap compensation factors, it is possible to estimate 1990 assistance needs at 9,583 households.



TABLE VI-3

## 1990 HOUSING AGE

	<u>Age</u>	<u>Number of Units</u>	<u>Percentage of City-wide Stock</u>
1986 - 1990	0-4	6,539	11.8
Mid 1979 - 1985	5-10	14,550	26.5
1970 - Mid 1979	11-20	12,847	24.3
1960 - 1969	21-30	10,751	19.6
1950 - 1959	31-40	6,642	12.0
1949 and Earlier	40+	3,247	5.8

Notes: Discrepancy with other housing unit totals are due to different sample sources in the census. Table 43 of California Housing Characteristics figures do not include demolitions or annexations from 1970 to 1979.

Source: 1970 U.S. Census, California Housing Characteristics; 1975 Special Census, State Department of Finance; and July, 1979 City of Oxnard Building and Safety Department.

This estimate is based on the assumption that 1980 needs have been carried forward to 1990, rather than being met. As of January, 1980, there were 1,900 assisted households City-wide. The City Housing Authority estimates that 150 additional households per year will receive Section 8 rental assistance and 50 additional housing units per year will be rehabilitated. At 200 units per year, an additional 2,000 units will be assisted by 1990, bring the City-wide total of assisted units to 3,901 units. This assistance will meet a portion of the City's 1990 overall cumulative need, lowering the figure to 13,277 households.

## E. Actions

### 1. Rehabilitation

It is clear that a substantial portion of both the City's existing and future housing needs can be met only through the rehabilitation of substandard units. Existing rehabilitation programs based on the Department of Housing and Urban Development Community Development Block Grant funding, is targeted toward owner-occupied substandard units. Unfortunately, this only addresses a part of the problem. As shown in Table IV-10, Chapter IV, 65% of the City's 1979 substandard units are rental units. Almost 73% of the City's 1979 units that are not rehabilitable are rental units. If the City cannot establish rehabilitation programs for rental units to supplement the existing CDBG owner-occupied unit program, it will be impossible to meet the growing rehabilitation need.

### 2. Condominium Conversions

Maintaining a healthy rental housing market is essential to meeting housing needs. Many low and moderate income families cannot purchase homes. Without a stable supply of rental units, these families may be forced to purchase units that are too expensive, adding to the existing overpayment problem; to double up with other families, adding to the existing overcrowding problem; or to move to other areas, disrupting the family and increasing commute distances.

The conversion of existing rental units to units for purchase (as condominiums, community apartments, or stock cooperatives) can, if not regulated, severely impact the supply of rental housing. Controlled conversion can, however, increase the supply of moderately priced housing for sale. Investors may buy the converted units, and rent them out. This keeps them in the City's rental stock, but often at a higher rental rate.

In order to protect the City's rental stock from uncontrolled conversions, it is essential to establish criteria by which each potential conversion shall be evaluated.

The availability of other rental units in the City is important to consider. A 5% rental vacancy rate is generally used as a sign of a healthy rental market. Thus, either a 5% vacancy rate, or the construction of an equal or greater number of comparably priced rental units would indicate the rental stock can tolerate a proposed conversion. On the other hand, a rental vacancy rate below 5% and no new rental construction would indicate the rental market is impacted, and cannot tolerate conversions.

Once the vacancy rate of the City's rental stock has been established, other conditions can be applied to proposed conversions to mitigate impacts on existing and future tenants. Tenants of the building proposed for conversion should be given at least 120 days' notice of the conversion, and the right of first refusal to purchase their units. The subdivider of the units should assist tenants who decline to purchase a unit with finding suitable new housing. Finally, any unit proposed for conversion must meet City requirements for off-street parking, handicapped accessibility, and building codes and other adopted standards.

### 3. Large Lot Development

In order to establish a more balanced City-wide housing stock, it will be necessary to build new, higher priced homes. In addition to these types of tract homes, there is a need for large undeveloped subdivided lots that could accommodate individual custom built homes on lot sales only. Several areas of the City, primarily on the fringes of the incorporated area and in the coastal area, lend themselves to large lot and waterfront homes. As mentioned previously, the majority of new development through 1990 is projected to be for higher income families, thereby meeting this need.

### 4. Technological Advances in The Housing Market

As significant technological advances in design, material and construction methods occur updating and re-evaluation of the Housing Element will be necessary. This provision is to assure that all aspects of new housing technology, including provision for site-built housing, manufactured housing, mobile homes and modular homes, are considered in providing housing for all economic segments of the community.

### 5. Design Concepts

In order to enhance the character, quality and livability for all persons residing in the Community, the City has developed a "Design Concept Manual" which provides guidelines for existing as well as future development. These guidelines address a variety of factors which relate to housing design and criteria, such as relationship to open space, landscaping, architecture, access both vehicular and pedestrian, neighborhood identity, subdivision design, and energy conservation. It is essential that policies geared to implement these design concept guidelines be adopted if the improved living quality is to be realized.



## CHAPTER VII: HOUSING LOCATION

### A. Introduction

Housing references recognize that many housing problems are locational, especially among lower income households. Locational relationships in the Federal 701 Program Rules and Regulations state the Housing Element shall:

Identify the housing needs of the current and prospective population by appropriate geographical sectors and identifiable segments of the population and provide for the distribution of housing resources (including assisted housing) to meet the needs of all citizens in order to provide a choice of housing types and location.

Similarly, the 701 Program requires both private and public policies, strategies, and implementation activities to meet housing goals and objectives, including provision of essential public facilities and services.

Complementary locational emphasis is found in the companion Federal Land Use Element Rules and Regulations. It is required to relate housing to employment opportunities. All land uses, including housing, require identification and policy coordination for public facilities, utilities, open space, recreation, transportation, and other services. Finally, emphasis is placed on the "pattern, intensity and timing of land use".

Location is inherent in the State Housing Element Guidelines, including promotion and insurance of (1) housing selection by location, and (2) "open and free choice of housing for all". Population characteristics should be evaluated in terms of location and relationship to location of employment. Obstacles to obtaining housing objectives must also include consideration of physical restraints such as land and public services availability.

A third source of locational emphasis is found in the City's Housing Assistance Plan (HAP), required as part of the Community Development Block Grant submission to the Federal Department of Housing and Urban Development. The City must assess the housing assistance needs of both existing and future residents.

Finally, housing location is included in SCAG's Regional Housing Allocation Model. Regional housing distribution is emphasized to avoid concentration of minorities, low income persons, and subsidized housing, both regional and City-wide.

### B. Housing Location and Transportation

Transportation problems and housing problems are often two sides of the same coin. It is necessary to provide either housing locations near, or transportation to, essential services: education, recreation, employment, and commercial sales and services. Many services and facilities, such as parks, can be provided on a community or neighborhood basis, to reduce dependency on transportation. Even with some neighborhood services, public transportation is often required for low income households. Transportation to employment centers is of special concern.



Work related trips account for about 27% of the average total daily trips. Consequently, other types of trips must be considered in the design of a transportation system. Housing and employment location, in turn, should be balanced with other considerations such as shopping, schools, and recreation.

Mass transit systems function most efficiently in areas of high residential densities and concentrated shopping, employment, and recreation centers. New housing in the City will be predominantly lower densities, but existing higher density areas will remain. Although density trends indicate a decreasing demand for transit services, other factors come into play. Dramatic increases in gasoline prices, possible gasoline rationing, and increasing costs of both the purchase and repair of automobiles may increase future demand for public transit.

Special groups such as children, the handicapped, and the elderly, have needs that can only be met by special transit programs.

### C. Housing and Employment Locations

- 1) Employment Self Sufficiency: the propensity of workers from Oxnard to be employed in Oxnard;
- 2) Low Income Residents: the relative share of low income workers housed in Oxnard and the extent Oxnard acts as a "low income bedroom community" for other cities; and
- 3) Low Income employment: there is a direct correlation between the number of low income jobs in the City and the need for lower cost housing.

Employment location, distance traveled, and transportation availability and cost are special problems for low income households. Table VII-1 indicates that Oxnard has a higher degree of employment self-sufficiency. About 75% of all principal wage earners work in the Oxnard or Port Hueneme areas. In comparison, only about 45% of all principal wage earners in the County work in the area in which they live, based on the 1975 Special Census. In general, the subregion of Oxnard, City of Ventura, and Port Hueneme is self-contained in comparison to the more easter portions of the County.

Because of the size of the Oxnard and Port Hueneme area, workers are not generally exposed to long commutes. Of the 75% working in the area, the longest commute, El Rio to Point Mugu, is about twelve miles.

There is even less of a problem of long distance commuting for low income workers, since higher than average proportions of low income workers hold jobs in the area. For job locations within the County in 1975, about 77% of the laborers (except farm) held jobs in the Oxnard and Port Hueneme areas. About 89% of all farm laborers held jobs in the Oxnard and Port Hueneme areas. In summary, the 1975 census data indicates that most of Oxnard's labor force, including laborers and farm workers, work in the Oxnard area.

Because of the relationship of jobs and homes, Oxnard does have a large share of lower income households. However, this is more a function of the existence

of lower income employment rather than the existence of low cost housing. Upgrading the employment status of these residents would move towards decreasing the demand for low cost housing.

Finally, there is the issue of low income employment within the City for workers living outside the City. Based on the 1975 Special Census, about 25,085 principal wage earners worked in Oxnard. Approximately 13,115 were from Oxnard, and 11,970 were from outside the City. The share of low income families among these outside job holders may be estimated, based on the assumption that each principal wage earner represents a family. Approximately 27.3% of all County households had 1975 gross annual incomes below \$8,000, the 1975 low income level. Applying this same percentage to the number of principal wage earners working in Oxnard but residing elsewhere, gives an estimate of 3,230 low income families.

The other side of this issue is the number of low income families living in Oxnard and working outside the City. In 1975, there were 21,090 principal wage earners living in Oxnard, of which approximately 38.1%, or 8,035, worked outside the City. Of these, an estimated 34.3%, or 2,760 workers, were low income.

TABLE VII-1

## HOME AND WORK LOCATIONS, 1975

(Principal Wage Earners Only)

<u>Home Location</u>	<u>Work Location</u>		
	<u>Same Area</u>	<u>Other Ventura County</u>	<u>Outside Ventura County</u>
Oxnard	75.4%	19.2%	5.4%
Port Hueneme	80.4	14.9	4.7
San Buenaventura	64.2	30.0	5.8
Simi Valley, Moorpark	16.1	8.6	75.3
Thousand Oaks	36.8	10.9	52.3
Camarillo	28.8	60.2	11.0

NOTES: (1) Area of work location is in general and does not refer to corporate limits or growth area.

(2) Oxnard and Port Hueneme areas are combined.

SOURCE: 1975 Special Census, State Department of Finance in Table 7-4 of Ventura County Subregional Transportation Plan, 1975, (p. 7-12).

Comparing the number of low income workers living within the City and working outside the City, with the number of low income workers living outside the City and working within the City, a net figure of 470 low income families working in Oxnard but living outside the City is derived. This estimate indicates that as additional low cost housing comes available in the City, a portion of these families may move into Oxnard to eliminate existing commutes.

In summary, Oxnard appears to have now achieved a reasonable relationship between job location and housing opportunities. SCAG's Regional Housing Allocation, which is based on area employment and housing supplies, confirms this relationship.

#### D. Housing and Land Use

##### 1. General Impact of Land Use

The relationships between housing and land use are broad and all encompassing. This section will highlight some of the impacts and interplay. In addition to the Housing Element, housing and land use relationships must be considered throughout the comprehensive planning process.

Land use designations of the City's General Plan affect the cost, density, intensity, and replacement or renewal of housing. Consequently, the land development and phasing policies of the City must be continuously evaluated. The Housing Element focuses on the effects of these designations on existing and future low and moderate income housing. In order to provide for the Housing Element's evaluation, the Land Use Element must consider "the pattern, intensity and timing of land use", as required by Federal 701 Guidelines.

Future population projections for the City were lowered from earlier estimates during the adoption of the existing 1990 General Plan Land Use and Circulation Element. Multi-jurisdictional controls, including the Ventura County Air Quality Management Plan and 208 Regional Wastewater Treatment Plan have been incorporated into the revised projections. These controls and others may affect the general supply of housing, and the proportion of low and moderate cost housing available.

Public service availabilities can also affect housing supplies. Service capacity limitations restrict the amount of new housing to be constructed, and put pressure on the existing supply.

Potential effects of growth controls include:

- a. Decreasing construction of new housing and increasing costs of existing housing.
- b. Decreasing the flexibility within the market, inhibiting filtration.
- c. Encouraging lower income level families to move elsewhere or not locate in Oxnard initially as a result of higher housing costs.

The effects of growth controls on the housing mix must be examined very carefully. If stringent growth controls were instituted in Oxnard, the income level effects would depend on the relative mobility of high, middle and low



income persons, their propensity to move, and the availability of housing elsewhere.

## 2. Land Availability

The availability of land for future housing must be considered. December 1979 Planning staff estimates show that 490 acres of residentially zoned land is available for development. Of this 490 acres, 70 acres are vacant, 400 acres are approved for development or approved pending permits, and the remaining 20 acres may be sites of proposed projects. The total holding capacity of this 490 acres is anticipated to occur over a five year period.

Annexation may provide an additional 460 acres of land suitable for residential zoning. this acreage would provide sites for an estimated 1,200 housing units. Again, development would be phased over a minimum five-year period.

The City's Sewer and Water Master Plans indicated that supporting infrastructure is planned for extension or improvement in areas planned for development. Implementation phasing is indicated for five year periods consistent with phasing designations of the Land Use Element. Actual service extensions would occur in an orderly fashion as development occurs, but may be constrained with the availability of funding.

Future land availability is also impacted by the policies of agencies other than the City. LAFCO's policies will limit the acreage of land that can be annexed to the City prior to development. County-wide restrictions on future development and growth will also result from the Air Quality Management Plan and the 208 Regional Wastewater Control Plan.

The 1990 General Plan Land Use Element estimates there will be 4,975 acres of land developed in residential use in the Oxnard Growth Area, an increase of 1,310 acres from the 1975 City-wide level of 3,665 acres.

## E. Open and Free Housing Choice

It is essential to promote and ensure open and free choice of housing for all, and to promote and ensure the provision of adequate housing for all persons, regardless of race or ethnic background.

Establishing the actual degree of discrimination is a complex matter. Discrimination often requires proof on a case-by-case basis. Nevertheless, solving discrimination has practical benefits, such as eliminating the need for court-ordered school busing, etc.

Discrimination is not only limited to race and ethnicity. Economic discrimination is also a problem. Consequently, in addition to eliminating overt acts of discrimination, there is a need for general economic improvement of all segments of society.

## 1. Minority Locations

Although patterns of discrimination and segregation are difficult to assess, changes in concentrations of minorities in the City's Census Tracts can be

derived from 1970 and 1975 census data. Tables VII-2 and VII-3 include the census data and changes. This same information is expressed visually on Map 1.

Within the City of Oxnard, there are a number of encouraging trends in the assimilation and dispersal of minorities. Older neighborhoods, such as La Colonia, have shown decreasing densities. The percentage share of minorities has been increasing in some of the City's medium and higher priced residential areas, including Census Tracts 30 and 33. In terms of absolute numbers, many newer single family areas, including Census Tracts 29, 31, 36.02, 45 and 47, have experienced large increases in numbers of minorities.

A County-wide trend toward relative concentration of minorities within the City is indicated by comparing County-wide and City data. The relative number of minorities increased for the City from 31,657 in 1970 to 35,695 in 1975. County-wide, the number of minorities fell from 89,325 in 1970 to 77,412 in 1975. Numerically, minorities have increased by about 4,040 in Oxnard, while they have decreased by about 11,913 persons in the County. During the same period, the County experienced a general growth of 56,000 persons. Thus, it appears that minorities are concentrating within the City.

#### F. Locational Criteria for Low Income Housing

New low income or subsidized housing should be distributed throughout the City, rather than concentrated in areas of existing low income housing. Doing this has several benefits to the City. Residential dispersion may increase integration, thereby decreasing the need for school busing. Dispersal may decrease racial and ethnic tensions, and increased exposure to persons of different backgrounds and cultures may help eliminate prejudice.

The dispersion approach to subsidized housing replaces the older concept of developing large new multiple unit projects to meet housing needs. In addition to the benefits of dispersal discussed above, scattering avoids the social stigmas associated with living in large, subsidized housing projects.

Using 1975 Census data and the Census Tracts, areas with high 1975 concentrations of low income families, minorities, and subsidized housing can be calculated and mapped. Table VII-4 gives the criteria for establishing point totals on the basis of the census data. Assessments for each Census Tract City-wide are given in Table VII-5. The areas with the highest point values (for example, Colonia, Rose Park, and Del Norte) have the highest average 1975 concentrations of low income families, minorities, and subsidized housing.

TABLE VII-2

MINORITY LOCATION (1970-1975),  
NUMERICAL CHANGE

Census Tract	U.S. Census 1970	State Special Census 1975	Numerical Change	
29	Mandalay Beach	361	776	415
30	Wagon Wheel	680	1082	402
31	Rio Lindo	518	1200	682
32	Colonia	7407	5485	-1922
33	Fremont	989	1069	80
34	Hobson	2422	1955	- 467
35	Plaza Park	251	396	145
36.01	Channel Islands	173	94	- 79
36.02	Marina West	1549	2038	489
37	McKinna	2998	2948	- 50
38	Beck Park	3152	3370	218
39	Elm	1379	1402	23
40	McMillan	1496	1216	- 280
41	Green	2191	2140	- 51
45	Hathaway	1373	2122	749
47	Tierra Vista	1931	3862	1931
48	Revolon	(Not applicable - No population)		
49	Rose Park	2820	3637	817
50	Del Norte	122	394	272
51	Las Posas	(Not applicable - Institutional use)		
	Oxnard	31,909	35,331	3,422
	Ventura County	88,837	77,031	-11,806

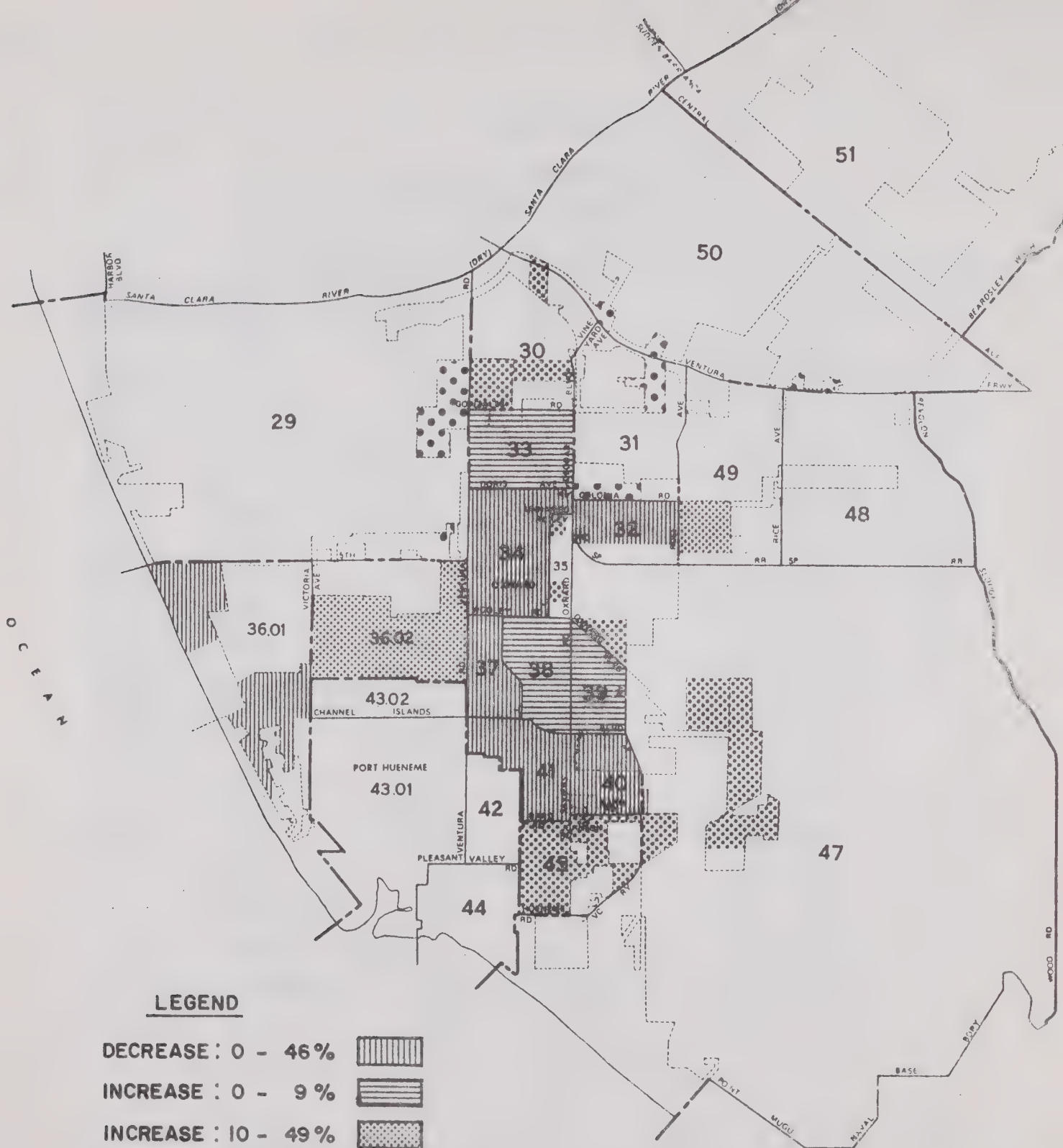
TABLE VII-3  
MINORITY LOCATION (1970-1975),  
PERCENT CHANGE

Census Tract		Percent	Minorities	Percent Change	
		1970	1975	Absolute	Share
29	Mandalay Beach	20.6%	22.6%	115.0%	9.6%
30	Wagon Wheel	18.3	21.9	59.1	19.7
31	Rio Lindo	31.8	53.2	131.7	67.3
32	Colonia	100.0	97.9	-25.9	- 2.1
33	Fremont	19.7	21.0	8.1	10.7
34	Hobson	38.5	37.8	-19.3	1.9
35	Plaza Park	55.2	72.6	57.8	31.6
36.01	Channel Islands	9.3	3.2	-45.7	-65.6
36.02	Marina West	37.9	31.6	31.6	-16.6
37	McKinna	66.2	64.8	- 1.7	- 2.2
38	Deck Park	64.7	65.0	6.9	.4
39	Elm	35.2	38.1	1.7	10.8
40	McMillan	43.0	36.3	-18.7	-15.6
41	Green	31.1	30.0	- 2.3	- 3.5
45	Hathaway	27.7	31.0	54.9	8.3
47	Tierra Vista	35.4	30.7	50.0	-13.3
48	Revolon	(Not applicable - No population)			
49	Rose Park	88.4	94.2	29.0	6.6
50	Del Norte	51.2	40.6	223.0	20.7
51	Las Posas	(Not applicable - Institutional use)			
	Oxnard	44.8	41.7	10.7	- 6.9
	Ventura County	23.6	17.8	-13.3	-32.5

Sources: 1970 U.S. Census in Department of Labor Manpower Package;  
1970 Special Census, State Department of Finance

Notes: (1) In 1970 Spanish-American (Spanish speaking or other with surname) was added to all racial minorities.  
(2) In 1975 minorities are those not self-identified as "White, other" i.e. Black, Mexican American, Asian American, or American Indian.





**LEGEND**






- DECREASE : 0 - 46 % 
  - INCREASE : 0 - 9 % 
  - INCREASE : 10 - 49 % 
  - INCREASE : 50 - 99 % 
  - INCREASE : 100 - 223 % 
- ( CITY INCREASE = 10.7 % )

FIGURE VII-1  
 MINORITY LOCATION CHANGE  
 1970 - 1975

This same system can be used to establish a priority system for distribution of future subsidized units. Those Census Tracts with the lowest existing concentrations of low income families, minorities, and subsidized units receive the highest priority for the location of future units. This data is depicted graphically on Map 2.

It should be emphasized that the locational criteria developed here are only guidelines, and that the City does not intend to meet its housing needs through the construction of large scale new subsidized housing projects. As mentioned previously, the need is for increased rental and mortgage subsidization, distributed throughout the City, and rehabilitation of substandard units, which are concentrated in the City's older neighborhoods.

TABLE VII-4

EXISTING CONCENTRATIONS OF  
LOW INCOME HOUSING

<u>Category</u>	<u>Explanation</u>	<u>Points</u>
<u>Percent Minorities</u>		
Below 25%	Below 3/5 City average	1
25 - 40%	3/5 to City average	2
40 - 60%	City average to 1.5	3
Above 60%	Above 1.5 City average	4
<u>Percent Households</u>		
<u>Under \$6,000*</u>		
Below 11.5%	Under 1/2 City average	1
11.5- 23%	1/2 to City average	2
23 - 46%	City average to 1/5	3
Above 43%	Above 1/5 City average	4
<u>Subsidized Housing**</u>		
None	None	1
Low	12 to 20 units	2
Medium	50 units	3
High	150 to 430 units	4

\* Approximates 1.25 of the "poverty level" (about \$5,000).

\*\*Note: Scattered site leased public housing is not included due to: replacement with Section 8; phasing out of program; and confidentiality of information.

TABLE VII-5  
EXISTING CONCENTRATIONS OF LOW INCOME HOUSING  
BY CENSUS TRACT  
USING POINT SYSTEM OF TABLE VII-4

		<u>Category Points</u>			
<u>Census Tract</u>		<u>Minorities</u>	<u>Households Under \$6,000</u>	<u>Subsidized Housing</u>	<u>Averaged Concentrations</u>
29	Mandalay Beach	1	1	1	1
30	Wagon Wheel	1	2	2	1.7
31	Rio Lindo	3	2	1	2
32	Colonia	4	4	4	4
33	Fremont	1	2	2	1.7
34	Hobson	2	3	3	2.7
35	Plaza Park	4	4	1	3
36.01	Channel Islands	1	1	1	1
36.02	Marina West	2	1	1	1.3
37	McKinna	4	2	1	2.3
38	Beck Park	4	3	2	3
39	Elm	2	3	1	2
40	McMillan	2	2	1	1.7
41	Green	2	2	1	1.7
45	Hathaway	2	3	4	3
47	Tierra Vista	2	2	4	2.7
48	Revolon	(Not applicable - no population)			
49	Rose Park	4	3	4	3.7
50	Del Norte	3	4	4	3.7
51	Las Posas	(Not applicable - institutional use)			



NOTE: AREAS SHOWN DEVELOPED  
(1990) PER VENTURA COUNTY  
SUBREGIONAL TRANSPORTATION  
PLAN, 1976 UPDATE

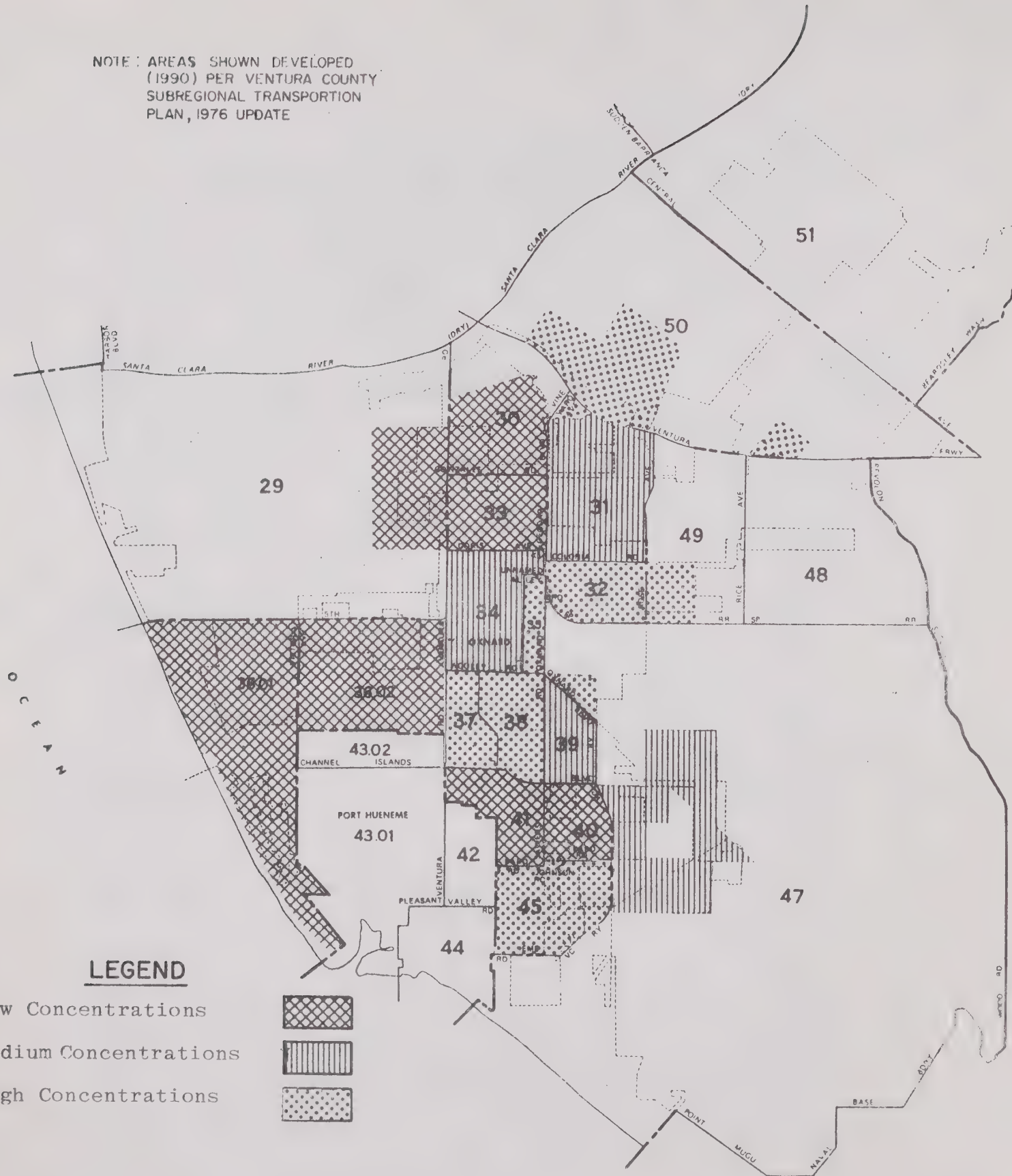


FIGURE VII-2

Average Low Income Concentrations  
1975

## CHAPTER VIII: POLITICAL, INSTITUTIONAL AND ECONOMIC OBSTACLES AND CONSTRAINTS

### A. Introduction

This chapter examines political, institutional, and economic obstacles and constraints preventing achievable housing programs at the local level.

The State Housing Element Guidelines recognize that certain obstacles and constraints prevent achievable housing programs at the local level, especially for low and moderate income households.

City programs may seek to overcome obstacles and constraints. Reforms also may be proposed at the County, regional, State, and Federal levels, and the City can support such changes.

The nature and extent of obstacles and constraints could be specified through further study. An example would be to conduct in-depth interviews with key persons in construction trades, real estate, the financial community, government, public interest groups, poverty agencies, etc. As another example, an opinion survey of key staff and legislators could establish attitudes toward housing problems and solutions.

The need for more research indicates a fundamental problem. There is a lack of commitment or capacity to understand the housing problem. The problem is great, the political resistance to address the problem is present, and fiscal resources to solve the problem are scarce. Consequently, there is little practical incentive to study housing problems and solution in detail.

### B. Attitudes and Politics

#### 1. The Relation of Housing and Politics

Local attitudes projected into political considerations affect housing programs. An economically and socially sound program may be rejected for attitudinal reasons. Programs can be designed to take into account political expediency. A compromise may meet a political necessity, but may fall short of fulfilling a housing need.

Non-profit low income housing may be built without voter approval. Public housing "developed, constructed or acquired" by the City, on the other hand, must be approved by the voters under the State Constitution, Article 34.

#### 2. Neighborhood Attitudes

An attitudinal problem found at the neighborhood level is resistance to different types of housing. In the Land Use Element of the General Plan, a variety of housing types is encouraged in every neighborhood. In some cases, single family residents may oppose development of apartments, condominiums, or mobile homes. Some reasons for opposition are related to physical design: traffic; noise; loss of privacy; appearance; and amenities. Other reasons are social and economic: school generation; economic disparities; lifestyles.

Indirectly, lack of affordable housing for families exacerbates the conflict of single and multiple family residents. Examples could include more children playing on streets and increased school enrollments. Design standards, such as more play areas, may have to be improved to account for larger family sizes in multiples. Changes in design standards can mitigate this resistance. High design standards are even more important in subsidized units, which often house much larger families.

### 3. City-wide Attitudes

At the City-wide level, there may be obstacles toward housing programs because of economic and racial or ethnic perceptions and fears. Subsidized housing, while meeting a documented need, may increase the concentration of low income persons in Oxnard. As documented in the chapter on Housing Location, there has been a concentration of minorities in Oxnard in comparison to the rest of the County. Further study is needed to determine if more subsidized housing will increase this trend. The prevalent attitude in Oxnard seems to be that other cities with fewer low income groups and minorities should meet their subsidized housing needs before we build more subsidized units.

One reason for potential resistance to housing subsidies may be the emphasis on dispersion. On the national level, the January, 1973 moratorium on subsidized housing may have related to avoiding court-mandated dispersion, as administered under revised HUD procedures. The stated purpose was to permit overall review of HUD programs; however, the moratorium has since lifted, and HUD programs have been revised.

The potential resistance to subsidized or lower income housing may fit certain geographical stereotypes. Traditionally, for example, the "north Oxnard" area has been a prestige housing area. More recently, the largest concentration of high-priced housing has been Mandalay Bay and portions of the beach area. Historically, there has been a concentration of low income families in La Colonia. During the late 1960's, this pattern was extended easterly to Kohala Street.

## C. Government

### 1. Zoning

Zoning partitions the City into areas which certain specified land uses are permitted. Depending on its administration, zoning can hinder or help housing programs. Zoning is a foundation of minimum standards, such as lot sizes, upon which individual development decisions are made. Zoning techniques can move beyond and encourage design innovation as in the Community Design section of the General Plan and other special studies of the Planning Department.

A dilemma is that while the basic allowable residential unit may be too expensive, relaxation of standards may: decrease the quality of the housing stock; accelerate physical deterioration; decrease property values; create hardships on the occupants; and accelerate social and economic change. When standards are reduced, there must be concomitant effort to build a less expensive unit. Changing setbacks and decreasing lot coverage will not be sufficient to generate housing for low and moderate income families.\*<sup>(1)</sup> Unless builders change house size and amenities, the housing



market will not enlarge. The most important factor in price variation was found to be the social and economic status of the community. This affects the consumers' expectations of size and amenities.

Lower zoning standards in Oxnard for lower income households may merely create a fairly expensive house on a smaller lot, with less yard area and the like. The inventory of housing stock exists for decades and units turn over, say, an average of every five years. Even if a less expensive house is really built, the units may be repurchased by higher income households. The net result is an overall decline in the City's housing quality.

Zoning has the danger of becoming an exclusionary device. One example is large lot area requirements which increase housing costs. Economic levels vary between races and ethnic groups. Consequently, zoning may exclude most members of a minority from certain sections of the City, or even from certain cities in the County. While this may be the effect, there may be no direct prejudice. The exclusion may be economic, rather than racial or ethnic. Zoning of an individual city may merely reflect its status in the housing market. This may be the situation, say, in comparing Oxnard and Camarillo.

Zoning exclusion, however, has come under fire in the courts. Many cases have brought attention to the issue of exclusion on a metropolitan scale. (This may be in terms of the subregion west of Ventura County, Ventura County, or southern California.) The varied and complex history of decisions cannot be reviewed here. Suffice to say, many issues are involved. A basic theme is the access of low income and minority persons to sound housing, employment opportunity, suburban amenities, and the like. A newer, but related issue, is avoiding vehicle trips to conserve energy. Dispersion of low income households may avoid long, energy wasteful commutes, for example.

Providing housing opportunity may conflict with growth limitations. Therefore, in order to avoid challenge in court, it may be wise to tie any growth control or growth limit strategies to certain guarantees for low and moderate income housing.

## 2. Subdivision Controls

Subdivision regulations derive from the authority of the State Subdivision Map Act. They contain the physical standards for construction of streets and lots, and minimum regulations for blocks, lot sizes, street widths, standards for streets and alleys, sidewalks, curbs, gutters and utilities. They regulate and designate the manner in which official maps are to be prepared, filed, and reviewed.

Subdivision regulations aim at curtailing the unorganized development of vacant land, providing for the systematic layout of streets and lots, securing adequate improvements, and minimizing the level of municipal expense in the provision of services. Together with specific plans for neighborhoods, an allocation of land area for schools, parks and other community facilities is achieved.

Subdivision regulations affect the quality of housing through the specifications of standards of development and establishing the attendant cost of these improvements to the subdivider and developer. A consequence of high



standards to ensure the quality of improvements is increased cost measured in terms of both time and materials to the subdivider. Reduced quality of improvements also affects the value of the home by accelerated obsolescence and formation of blight. Along with the Zoning Ordinance, subdivision controls exert a strong influence over the quality of housing and the patterns of residential land use.

In a manner similar to zoning, subdivision controls may be relaxed in an attempt to reduce housing costs. However, as with zoning, this may not succeed if: (1) the local housing market has effective demand for a larger, higher-priced unit; and (2) if there are no guarantees of a unit affordable to low or moderate income households.

### 3. Processing Time and Fees

Fees and the length of time to process permits may increase housing costs and further constrain availability for low and moderate income households. In addition, the requirement for Environmental Impact Reports may add time and cost constraints. The various cities in Ventura County and the County have been studying these factors in order to increase economy and efficiency. However, certain basic constraints should be noted:

- a. Most existing fee schedules generate less revenue than the cost of processing;
- b. Much of the information and time restraints are specified by Code;
- c. There are basic needs for processing requirements to:
  - 1) Provide information and background material for Commission and Council decisions;
  - 2) Enable staff to develop conditions of approval;
  - 3) Protect adjacent property owners;
  - 4) Assure compliance with general health, safety, and welfare; and
  - 5) Provide for needed improvements, such as parks and schools.
- d. The need for the continuance and implementation of design and site control measures; and
- e. Evolution of existing quality control standards, i.e. planned development additives, interim zoning, and design manual criteria.

### 4. Building Codes

Building, mechanical, and housing codes relate directly to public health and safety by denoting minimum standards for construction, plumbing, heating, lighting, ventilation, unit size and other features. On a nationwide basis, some references indicate potential criticisms of building codes:

- a. Lack of uniformity from one jurisdiction to the next;

- b. Inhibition of innovation;
- c. Lack of training of local officials;
- d. Unnecessarily stringent standards; and
- e. Insufficient knowledge to write performance codes (i.e. noise mitigation by measurable effect in contrast to specification of materials).

Without detailed study, it is not known if factors such as these represent significant obstacles and constraints in Oxnard or Ventura County. However, it should be noted that flexibility is provided through the City's use of uniform codes. Where a specific material or method of construction is not defined in the codes, material or methods equal to or superior to those specified can be substituted. Any innovation may be tested and the results forwarded to the City involved after a referral to the International Conference of Building Officials.

Some experts have concluded that building codes are not any significant constraint on the housing market. It was noted that in hearings before the National Committee on Urban Problems: "Most of the experts testifying were of the view that while there were many problems associated with building and mechanical codes which should be dealt with, elimination of those would not significantly reduce the cost of housing in California." The primary concern was the need for more research in construction materials, methods, and standards.\*(2)

##### 5. Code Enforcement and Rehabilitation

Code enforcement programs enable a detailed, thorough on-site evaluation of code compliance. Certain specified areas are selected for concentrated enforcement. In older housing, enforcement concentrates on matters of immediate health and safety hazard. This determination is made based on the State Housing Code. Oxnard conducted a code enforcement program in past years. The effort has recently been limited by budgetary and political considerations.

A comprehensive, City-wide code enforcement program is needed to mitigate blight. A code enforcement program may include an ancillary program to assist compliance. Code enforcement may be a burden on lower income households especially, unless such a program is developed. As one solution, the City is using rehabilitation financing under the Community Development Block Grant.

Certain conditions may make a vigorous program of housing code enforcement infeasible (i.e. short supply of low cost alternative housing, high cost of rehabilitation, lack of suitable supportive programs, and cost of investigation and enforcement). These conditions pose a potential threat to low income people who might be displaced through individual code enforcement actions. One reference advocates that before a person or family is actually removed from a dwelling, a determination should be made that there are reasonable relocation opportunities for that family available.\*(3) State laws

and City policies and procedures should be reviewed as to relocation benefits for low income households.

Section 7265.3 of the Government Code allows a local government to declare that persons displaced by enforcement of the housing code are eligible for the same relocation benefits as persons displaced by public projects. Under these provisions, the enforcing agency must determine whether there are adequate opportunities available within the economic means of the displaced persons. In the event that it is determined that there are not adequate housing opportunities available, the people may not be displaced without supplemental assistance to enable them to find replacement housing. These provisions are to protect low income families living in substandard housing from being displaced into worse circumstances. If sufficient housing is available under low rent programs, there should be no need for supplemental payments for relocation.

#### 6. Housing information and Policy Coordination

Cooperation on a County-wide scale is needed to gather information and avoid duplication of housing services. There is a need for an improved mechanism for collection and maintenance of detailed housing data on a County-wide basis. Some sources of County-wide information have been discontinued (i.e. Title Insurance and Trust's "Realty Trends and Survey" and the County Human Relations Commission's survey of subsidized housing).

The County Housing Element was last revised in April, 1970. As with Oxnard's Housing Element, this was before formulation of State Guidelines or availability of information from the 1970 U.S. Census. Housing Elements have been adopted in various cities in Ventura County. In addition, the Ventura County Housing Distribution Model (1973) should be updated to reflect the 1975 Special Census and new policies and changes in federal programs. There is a lack of continuity in terms of data, dates, formats, and concepts.

Even more important, there is a lack of policy development coordination. Consequently, the growth and development of the housing stock in one city may conflict with the intentions of another city. For example, encouragement of higher cost subdivisions in one city may lessen demand in another city. This could prevent the second city from completing the growth pattern of its neighborhoods. The lack of policy development coordination is especially evident in general plans. These are essentially self-serving documents designed to fulfill local goals and objectives. The land use patterns shown in the general plan affect the housing stock, both directly and indirectly. Unless policy is coordinated between the cities and the County, implementation may be counter-productive. County-wide studies, such as the Continuing Planning Process (previously the Regional Land Use Program), may move toward a coordinated County-wide housing policy. It is in the interest of cities such as Oxnard to promote such coordination, since the City has much to lose in the way of increased social and economic segregation (see Chapter VII).

In addition to policy coordination, there is a fundamental need for housing information. This may be most effective in a centralized location. One approach, recommended in the County's Housing Element, is a County Housing Center which would:



- a. Coordinate public and private agencies in implementing a County-wide housing plan;
- b. Gather, store, and exchange housing and related data;
- c. Inform housing sponsors and developers in the use of federal programs; and
- d. Assess all housing production and measures, in order to assure implementation of the housing plan and program.\* (4)

#### D. Institutional

##### 1. The Building Industry and Unions

The building industry is an aggregation of general contractors and subcontractors, including the professions. While building industry associations have been created, the building industry is not considered homogeneous, and different segments of the industry have suffered from various problems. Because of on-site construction, there is a lack of the economies of mass production.

Developers range in size from the very small builder who operates at the localized level to the large-scale firms, which are involved in undertaking projects on a regional basis.

General contractors establish market contacts, seek the work, and effectuate the construction. The subcontracting system is comprised of a vast number of specialists without whom the industry could not operate. Reflecting technological advances and innovations, the subcontracting specialist group has increased. Where construction operations tend to be large scale, the reliance on specialized trades is common. Therefore, there is an inherent mobility which requires craftsmen to travel to various job sites.

Large firms have continued to build despite periods of declining residential construction. This is a reflection of volume construction, and attendant benefits such as packaging of design, construction and marketing, and economies of scale in materials, suppliers, lenders and labor. Dispersal of expenditures through volume construction spreads the cost over several houses, reducing the cost per unit. Larger firms spread out activities over wide areas, and are not confined to a single phase of construction.

Overall housing costs could be reduced by reliance upon factory assembled parts, such as doors and cabinets. In the long run, factory assembly can account for a much larger share of the units constructed, thereby offsetting costs incurred by using field labor. By utilization of new products made of some light metals, the longevity of the structure may be increased. The results of such alternative methods is the factory construction and assembly must be relied on. An example of technological advances is the prefabricated house.

Opposition to factory-made units or components is premised on fear of job obsolescence. In many instances, unions bar the use of prefabricated components and insist on field assembly. This is a historical problem



encountered by members of all occupational groups, and may be successfully dealt with by gradual retooling and training. Housing and its provision is so vital that perpetuation of unrealistic union attitudes toward factory-built housing is counter productive. As with any item which is mass produced within a single manufacturing concern, there is the usual reliance on union labor.

## 2. Financial Institutions

Each lender operates under different regulations and with differing objectives. Some are more interested in making use of FHA or VA loans than others. Federal and State regulated savings and loans are limited as to the amount which can be loaned, the terms, and the area within which they can lend. Federally chartered and State banks have similar limitations, but can operate without geographical limitations. Down payments and prevailing interest rates determine to a large extent the willingness on the part of the borrower to assume financial obligations incurred as a part of home ownership and maintenance. Where the down payment and the buyer's credit are most important, low and moderate income groups are disadvantaged in comparison to the upper income groups. In conventional loans, the buyer's income and qualifications are of utmost importance.

## E. Economics

### 1. Components of Housing Cost

Housing costs are derived from a number of varying factors. These factors are typified through the cost of land acquisition, development, developer profit, sales, construction, financing, etc. From these factors, the home purchase price is typically determined, though the initial price is further burdened with the cost of financing, property taxes, insurance, maintenance, and utilities.

The following is a breakdown of the estimated housing component costs for various types of housing technology. Each housing unit type is defined as a standard unit (i.e. 1,500 square foot dwelling unit with garage on a 6,000 square foot lot, or a one acre site with varying densities). This information was formulated for single family detached, multiple, mobilehome subdivisions (5,500 square foot lot) and modularhome subdivisions. Said estimates were prepared to be reflective of costs as of December, 1979.

#### SINGLE FAMILY UNIT COST COMPONENT ESTIMATE

Construction Cost	\$45,000	53%
Land Cost	\$ 7,500	
Land Development Cost	\$14,000	25%
Financing	\$ 9,250	11%
Developers' Overhead & Profits	\$ 9,250	11%
Total Selling Cost	\$85,000	100%

Mobilehome Subdivision with standard 1,500 square foot mobilehome in place, as a package deal (5,500 square foot lot).

Mobilehome Cost	48,600	59%
Land Cost	6,900	8%
Land Development Cost	12,800	16%
Financing	6,800	8%
Developer's Profit	7,500	9%
Total Selling Price	82,600	100%
	(\$55/sq.ft.)	

Modularhome Subdivision with standard 1,500 square foot modular unit in place, as a package deal (6,000 square foot lot).

LM=7

Modularhome Cost	42,000	55%
Land Cost	7,500	10%
Land Development Cost	14,000	-18%
Financing	6,400	8%
Developer's Profit	7,000	9%
Total Selling Price	76,900	100%
	(\$51/sq. ft.)	

# MULTIPLE HOUSING UNIT COST COMPONENT ESTIMATE

Assume: 15 d.u. per gross acre  
1,500 square foot unit  
1 acre site  
R-2, R-3 zoning

	<u>Unit</u>	<u>Total</u>	<u>%</u>
Construction Costs			
\$28/sq. ft. - dwelling	42,000	630,000	51%
\$13/sq. ft. - garage	6,500	97,500	8%
Land Cost	6,667	100,000	8%
Land Development Cost	6,776	101,640	8%
Financing	6,169	92,540	8%
Profit (20% gross)	13,622	204,336	17%
Estimated Sales Price	81,734		

Assume: 12 d.u. per gross acre  
1,500 square foot unit  
1 acre site  
R-2, R-3 zoning

	<u>Unit</u>	<u>Total</u>	<u>%</u>
Construction Costs			
\$28/sq. ft. - dwelling	42,000	504,000	49%
\$13/sq. ft. - garage	6,500	78,000	8%
Land Cost	8,333	100,000	10%
Land Development Cost	8,470	101,640	10%
Financing	6,530	78,360	8%
Profit (20% gross)	14,367	172,400	15%
Estimated Sales Price	86,200		

Whether or not these levels of cost components represent a deterrent to the ability to purchase is somewhat judgmental. Such evaluation depends on the level of interest rates, inflation, and the actual or anticipated changes therein. The purchasing power of dollars may be worth much less in the present because of the "opportunity cost of money". Under certain circumstances, a person could invest money at a similar or higher interest rate than a mortgage rate and pay off the mortgage interest with no difficulty. As another example, the increase of income of the mortgager may enable them to make payments with "cheaper money".

## 2. Land

Land is an important component of housing costs. It is difficult to consider land costs in general, since the actual costs depends on the individual characteristics of a site: location; topography; parcel size; zoning; yield in units per acre; financing and its availability; type of adjacent development; and general demand in relation to the site.

Several approaches exist for reducing the cost of land:

- a. Land Lease: Leasing the land rather than purchasing it may slightly reduce the down payment and monthly cost of a house. In Orange County, a study by the cost of Housing Committee found that, except for the down payment (i.e. a \$600 reduction), there was little significant reduction in the price of a house through lease instead of purchase (i.e. on a \$25, 000 house on a \$6,000 lot).\*(5)
- b. Land Banking: The City can seek to reduce housing costs by purchasing land directly as financed by tax exempt bonds. The land would be leased to housing cooperatives or the "land rent" could be postponed until after the structures, built or rehabilitated, are paid off.\*(6)
- c. Increased Density: Increasing densities may result in lowered cost per unit. Research is needed to develop cost saving structures for Oxnard.

Land cost savings may be illusionary when there is no actual density change. For example, a planned development may "average out" to the same density as a conventional tract. The unit cost savings are, in such a case, attributed to design savings, not land cost per se.

While land cost may or may not be crucial, there are general benefits to using the land more efficiently. These benefits result with or without the change in overall density.

- a. Decreased cost of roads and utilities;
- b. Less energy and water waste; and
- c. More efficient use of open areas.



However, any program to increase residential densities in significant areas of Oxnard can be expected to meet political resistance because of the high densities already existing in the City, when compared to the densities of other Ventura County cities.

### 3. Construction

#### a. Materials

Construction may represent about 50% of the cost of a housing unit. Of this, labor would be about one-third and materials two-thirds. Studies would be required in the Oxnard area to determine the exact components, as the dramatic rise in material costs is a matter of serious concern.

Improvement in materials and their manner of use has been suggested as a method of reducing housing costs. This would make more housing available. One federal program, Operation Breakthrough, had this as an objective. However, there is a broad array of materials and components that go into housing. No single one accounts for a significant component of cost. As an example, one author calculated the cost savings of substituting an assumed synthetic at one-third the cost of lumber. Such a materials breakthrough could reduce the cost of all materials by 27%, but this would only reduce the total unit costs by about 10%. Housing is not a product such as a radio, where a single production breakthrough, such as the transistor, can greatly benefit the product.

#### b. Labor

The cost of construction labor is also continuing to rise. Some builders are turning to non-union labor. It is noted that the construction trades are not generally employed full time. In addition, various techniques and tools may have increased the productivity of construction workers over the years, based on the unit of work for each hour worked. The worth and efficiency of construction labor is a complex topic, which is beyond the scope of this element.

#### c. Real Estate Practices

The service conveyed by the realtor consists of assisting the consumer to select the right dwelling unit for his purposes. Cost of used housing generally includes a realtor's fee. A similar fee may be found in new housing. Some developers hire real estate firms to sell new houses.

### F. Environmental Issues

Decisions related to the development of new housing must be reviewed within the framework of its impact on the surrounding environment, as well as the effects of the existing environs upon the proposed development. Standards governing the acceptable levels of noise, assuring conservation of energy and construction requirements for protection from potential hazards should be developed. These factors could affect the housing stock through increased construction costs, reduction in density or even the prohibition of development in areas identified as extremely hazardous.

New residential development should be located so as to take advantage of existing public services such as water and sewer facilities, streets, parks, schools, shopping facilities, health facilities and employment centers and thereby reduce the impacts related to energy, agricultural and open space areas and air quality.

## CHAPTER VIII: FOOTNOTES

1. Lynne B. Sagalyn and George Sternlieb, Zoning and Housing Costs (Rutgers University: Center for Urban Policy Research, January, 1973), p. 69.
2. Allen D. Manvel, "Local Land and Building Regulation", prepared for the National Commission on Urban Problems cited in Association of Bay Area Governments, Development Regulations and Housing Costs (Berkeley: ABAG, July, 1970), p. 35-36.
3. County of Santa Clara Planning Department, Housing Element of the General Plan of Santa Clara County, Draft (San Jose: the Department, June, 1973), p. 26-27.
4. Ventura County Planning Department, Housing Element (Ventura: the Department, April, 1970), p. 12-13.
5. The Orange County Cost of Housing Committee, The Cost of Housing in Orange County (Orange County: The Committee, March, 1975), p. 72.
6. Community Action Commission, The Housing Problem Analysis & Alternatives for Santa Barbara (Santa Barbara: The Commission, 1975, second printing), p. 14.

## CHAPTER IX

### HOUSING ELEMENT IMPLEMENTATION PROGRAM

#### Policies Statement

In 1977, pursuant to the approval of the Housing Element Guidelines by the Department of Housing and Community Development, the State of California established the following three policy objectives:

- (1) The provision of decent housing in a satisfying environment regardless of age, race, sex, marital status, ethnic background, source of income or other arbitrary factors;
- (2) The provision of housing selection by location, type, price, and tenure; and
- (3) The development of a balanced residential environment with access to employment opportunities, community facilities, and adequate services.

(Article 4, Section 6450)

In conjunction with these policy objectives, the State has also set as priorities, in its "Urban Development Strategy for California", the preservation of existing housing and neighborhoods, and the preservation of housing affordability while improving or maintaining housing conditions.

Since the adoption of the Housing Element of the Oxnard General Plan in June, 1970, the City of Oxnard has set priorities and goals consistent with those the State has adopted.

Oxnard's overall long range goal has been to promote and insure the provision of adequate housing for all persons in the community regardless of race, income or ethnic background, and to provide a necessary element of economic balance. In order to accomplish this goal, the City developed the following policies:

- (1) Promote adequate housing for all segments of the community regardless of income, age, sex, race, religion, family type or ethnic background.
- (2) Promote equal opportunity for open and free housing choice by location, price, type and tenure.
- (3) Provide a guide for municipal decisions which affect the quality of the housing stock and inventory.
- (4) Provide, on an ongoing basis, cooperative information gathering, program development, and implementation to all government levels, the public, consumers and developers.



- (5) Promote good design to minimize adverse environmental impacts, regulate housing in hazard areas and conserve energy.

## Housing Program

### A. Introduction

Part II of the City's Housing Element consists of an overall strategy designed to address the unmet and future housing needs of Oxnard. The primary components of the HEIP include (1) a summary statement of the City's current and future housing needs, (2) discussion of the Housing Programs under current administration and proposed for future use, (3) a set of key assumptions designed to implement the City's housing strategy, and (4) housing programs and/or actions required to achieve the Housing Element's objectives.

### B. Summary of Housing Needs

#### 1. Current Need

As indicated in Chapter VI, housing needs were quantified in terms of the need for standard housing, housing of sufficient size and quantity to accommodate average and large sized families, and affordable housing. Included in the analysis was identification of special needs groups, including the elderly and farm workers. The total need is expressed in terms of the number of households in need of housing assistance, as follows:

* Substandard Units	1,930
- Suitable for rehabilitation	(1,471)
- Replacement needed	( 453)
* Overcrowded Units	4,853
- Overcrowded (1.1-1.5 persons/room)	(3,132)
- Very overcrowded (more than 1.5 persons/room)	(1,721)
* Overpayment	5,240
- Households earning less than \$8,000/year	(5,050)
- Large families earning \$8,000-\$12,000/year	( 190)
TOTAL	12,023

Since households may qualify for assistance in more than one category, the 12,023 figure was adjusted for potential double counting based upon the assumptions on page 75 of the Housing Element, Part I. The resultant adjusted figure is 10,855 households. Using the annual Housing Assistance Plan (1972-1982 HAP) goals percentages, the above

need is expressed in terms of owners (2,930) and renters (7,925). Furthermore, these needs are distributed by household type using the percentage figures shown on Table V of the HAP.

	<u>Elderly and Handicapped</u>	<u>Small Family</u>	<u>Large Family</u>	<u>Total</u>	
Owner	402	1,726	792	2,920	(27%)
Renter	<u>749</u>	<u>5,449</u>	<u>1,737</u>	<u>7,935</u>	(73%)
TOTAL	1,151	7,175	2,529	10,855	
%	(11%)	(66%)	(23%)	(100%)	

## 2. Future Need

Pages 78 to 80 of the Housing Element, Part I, contain a discussion of Oxnard's future housing needs. Future housing assistance is based upon the assumption that housing may require rehabilitation after 30 years of use. Based upon this assumption, 9,583 housing units are projected to require rehabilitation by 1990. This growth in assistance will be primarily from existing households. If the City carried forward current housing needs, the total housing assistance needs by 1990 would be 20,438 units.

## 3. Need Gap

According to the City's Housing Authority, as of January 1980, assistance was being provided to 1,900 households. In addition, the Housing Authority estimates that 644 units will be rehabilitated, 1,712 new rental subsidies will be provided, and 2,905 new units will be constructed for low income households by 1990. Therefore, the total number of low income households projected to be assisted by 1990 is 7,161. This will leave an estimated 13,277 low-moderate income households in need of assistance in 1990 (20,438 minus 7,161 = 13,277). Below is a breakdown of the 13,277 figure by household type using the percentages of the three-year HAP.

	<u>Elderly and Handicapped</u>	<u>Small Family</u>	<u>Large Family</u>	<u>Total</u>	
Owner	511	2,103	947	3,561	(27%)
Renter	<u>949</u>	<u>6,660</u>	<u>2,107</u>	<u>9,716</u>	(73%)
TOTAL	1,460	8,763	3,054	13,277	
%	(11%)	(66%)	(23%)	(100%)	

Furthermore, these households may be classified by the three separate general categories of need using the percentages computed from the data presented in Table VI-2 on page 77. Thus, 6,107 households will need

financial assistance, 5,311 will require uncrowded units and 1,859 will need standard structures between 1980 and 1990.

### C. Existing Housing Programs

1. Chapter IV of this document described the various housing programs the City has established and administered in Oxnard. The housing programs assisting the 1,967 households in Oxnard include programs operated by the City's Housing Authority (1,395) and by private developers (572). The programs include Conventional Public Housing, Section 8 Programs, Community Development Block Grants, Section 221(d)(4), and Section 236. In addition to these programs, the City has applied for Section 312 funding, Section 202 for the elderly, and has obtained approval for 141 units of Section 8 moderate rehabilitation. The following is a list of housing programs in use designed to assist low and moderate income households. A description of each program may be found in the appendix.

* Section 8 Existing	474 Units
- 97 Senior	
- 286 Small family	
- 91 Large family	
(100 units designated for mobile home pad rentals)	
* Section 8 Moderate Rehabilitation	141 Units
- 141 Units approved	
* Conventional Public Housing	780 Units
- 150 Senior	
- 630 Family	
* Housing Rehabilitation Program	41 Units
- 41 Units approved	
- 34 Loans committed	
* Private Ownership	572 Units
- 252 Section 8 Substantial Rehabilitation of Section 221(d)(4)	
- 320 FHA Section 236	
Total (December 1980)	2,008 Units

### 2. Potentially Active/Proposed Programs

The City will continue to be involved in the rehabilitation of housing through HUD's Section 8 Programs (Existing and Substantial) and has



gained approval for 141 units of Section 8 Moderate Rehabilitation. In addition, the Housing Authority has studied the feasibility of expanding the current CDBG Rehabilitation Program and introducing to Oxnard the California Housing Finance Agency (CHFA) Financial Rehabilitation Assistance Program, HUD's Section 312, and two State housing rehabilitation programs - Marks-Foran Bond Financing and SB-99 Financing. The study concluded that: (1) the CDBG Loan Rehabilitation Program has been successful in upgrading housing on a limited basis and, therefore, should be expanded; (2) HUD's Section 312, CHFA Programs and SB 99 should be actively pursued; and (3) the Marks-Foran Bond Financing Program should be explored at a later date. Progress towards implementing the recommendations of the study has included (1) the approval of local banks to cooperate with the City in order to leverage CDBG Funds to expand the CDBG Loan Rehabilitation Program, (2) an application pending approval for funding of 35 homes for rehabilitation under HUD's Section 312 Program, and (3) the City Council authorization of the sale of 25 million dollars in Mortgage Revenue Bonds, to be implemented at a later date.

Additional studies recently approved for funding during the 1981-1982 fiscal year include: (1) a City-wide Housing Conservation Study; (2) the feasibility of housing rehabilitation in pocket annexation areas; (3) the Replacement Housing Plan to consider housing issues of the redevelopment area; (4) further research into the State's Rental Housing Program authorized under AB 333 and SB 229; and (4) the Tax Increment Survey to study the feasibility of (a) residential infill with higher density construction, and (b) the replacement of substandard housing in blighted neighborhoods with modular housing units. Target areas for study include the Hill Street residential area south of Wooley Road, Census Tract 45, Colonia and the Freeway Corridor.

Housing programs for new construction in the form of mortgage insurance, rental subsidies, financing and development standards include: HUD's Sections 8, 202, 213; UDAG and Conventional Public Housing; FHA's 221(d)(3), 221(d)(4), and other privately sponsored FHA mortgage insurance programs such as VA and Section 245; FNMA/GNMA Tandem Financing Program; and the City's quality development standards.

Special studies coordinated at the regional level shall include recognition of the facilities provided for farmworkers by Coastal Growers and other organizations. Also, the city shall participate in the Cabrillo Improvement Association's effort to study farmworker housing issues. This program, funded with Section 111 grants from the FMHA, is anticipated for completion in April of 1981. Specific recommendations and coordination of funding to provide farm worker housing on a regional level is expected to result from this program. The City currently provides low income farm workers housing through HUD's Section 8 Program and Conventional Public Housing. However, no distinction is made regarding employment background; only income is considered in eligibility requirements.

An Article XXXIV Referendum for the approval of additional public housing or HUD Section 8 new construction is proposed for 1981. This referendum shall include a provision asking the voters to approve 3-4%



of the housing stock to be made available to low-moderate income households.

Finally, the City of Oxnard is currently involved in the preparation of a Local Coastal Plan as per the provisions of the State Coastal Act. Section 30213 of the Coastal Act sets forth the policy for the provision of housing in the Coastal Zone:

Section 30213: Lower cost visitor and recreational facilities and housing opportunities for persons of low and moderate income shall be protected, encouraged, and, where feasible, provided.... New housing in the Coastal Zone shall be developed in conformity with the standards, policies, and goals of local housing elements adopted in accordance with the requirements of subdivision (c) of Section 65302 of the Government Code.

The Local Coastal Plan is anticipated to be adopted by January, 1981. At that time the specific policies set forth by the LCP, in conformity with the standards, goals and policies of the Housing Element, shall be referenced by amendment of the Housing Element.

#### D. Assumptions

The following assumptions are necessary to guide the City's implementation strategy of the HEIP, given limited resources and growing housing needs.

- Assumption 1: Oxnard's growth area population will increase by an annual average of 3.2%, or 3,253 individuals, between 1980 and 1985 and by 2.4%, or 3,600, between 1986 and 1990.
- Assumption 2: A growing and balanced Oxnard community is desirable and is defined by the goals and policies set forth by the General Plan of the City of Oxnard.
- Assumption 3: Local, State and federal housing programs, especially those administered by the U. S. Department of Housing and Urban Development (HUD), i.e. CDBG, Section 8, 312 and Conventional Public Housing, will continue to be funded by Congress during the next ten years at existing or higher levels.
- Assumption 4: Collaborative partnerships composed of the public, private and community sectors in the form of nonprofits, e.g. a housing development corporation or a local development corporation, need to be established in order to maximize the use of limited land, capital, labor, and materials in expanding housing opportunities.
- Assumption 5: The City of Oxnard will seek to assist the existing (10,855) and projected (9,583) number of households,

recognizing its fiscal limitations, local and regional housing policies and programs, and its political/social priorities.

- Assumption 6: The City's departmental structure will be modified to respond and accommodate the housing needs in terms of improved and expanded housing stock and required services, i.e. schools, employment, transportation, health, and public facilities.
- Assumption 7: The City efforts in housing from 1980 to 1990 will be concentrated on improving the existing housing stock through rehabilitation and neighborhood conservation, and housing service programs shall encourage the construction of higher-density quality-built housing in the central core and immediate area.
- Assumption 8: Ventura County and the cities surrounding Oxnard will absorb their proportionate share of lower income households in accordance with SCAG's Fair Share Allocation Plan.

#### E. Housing Programs and Actions

This section of the HEIP identifies the housing and neighborhood conservation programs to assist 5,261 households as well as actions to expand the stock of quality housing for the different economic segments of Oxnard's community. Implementation of these programs and actions will achieve the 26 objectives of the Housing Element.

The objectives have been arranged into broader categories, using the policy statements, to facilitate the linkage process between policies, objectives, and programs/actions. The five categories are as follows:

- Adequate Housing
- Equal Opportunity for Choice of Housing
- Municipal Decisions and Quality of Neighborhoods
- Cooperative Information Gathering, Program Development and Implementation
- Quality Design for Residential Development.

The following format is used to link the grouping of objectives with the implementation programs or actions. It should be noted that one program/action may lead to the achievement of more than one objective.

- Programs/Actions
- Target Groups
- Resources Available and Expected Results
- Lead Department/Office.

##### 1. Adequate Housing

The first grouping of objectives (there are 7) under Policy I are designed to enhance the quality of the City's housing stock, expand

housing opportunities for lower income households, and promote the development of higher quality housing in Oxnard.

- Program(s)/Actions

- a. Expand the City's CDBG Rehabilitation Program.
- b. Investigate HUD's Section 312 Low-Interest Loans.
- c. Determine the social/political and economic feasibility of a comprehensive code enforcement program to reduce and eliminate structural blight.
- d. Continue to participate in HUD's Section 8 Rental Assistance Program.
- e. Establish a home management, training and counseling program in combination with rehabilitation efforts.
- f. Assess the financial, fiscal and legal feasibility of floating SB 99 Bonds for new housing in redevelopment areas.
- g. Investigate the use of FNMA/GNMA Tandem Financing in conjunction with FHA's 221(d)(3) and 221(d)(4) Mortgage Insurance Program.
- h. Investigate CHFA's Home Ownership and Home Improvement Loan Program.
- i. Prepare a ballot motion for 1981 to obtain the City's Article 34 Referendum Authority to build low and moderate income housing, based on a fixed percentage (3-4%) of households.
- j. Investigate HUD's Section 213 Cooperative Housing Program and Section 202 Direct Loan Program for Elderly and Handicapped, which require a nonprofit corporation.
- k. Modify the City's existing Zoning Ordinance to create a Quality Development Program and encourage large lot developments throughout the City, where feasible.
- l. Continue the strict, comprehensive, but expedient review of development permits by enforcing State Subdivision Map Act physical standards on future residential development
- m. Identify specific procedures to reduce processing time for lower income housing and high quality residential development.
- n. Identify vacant and underutilized lots suitable for custom-built homes and factory-built housing, with the assistance of developers, real estate firms, and financial institutions. This approach will facilitate the building of housing on these sites.

- o. Assess the financial and fiscal impacts on the developer and the City, respectively, of implementing the design and architectural criteria contained in the Design Concept Manual, upon adoption.
- p. Assess the financial and fiscal feasibility of Tax Increment funding for affordable housing.
- q. Assess the feasibility of "piggybacking" Section 8 moderate rehabilitation funds with CDBG rehabilitation funds to expand the City's efforts in housing rehabilitation.

- Target Groups

The primary target groups for Programs/Actions a-j, p and q are geared to benefit low and moderate income households by the upgrading of existing structures, providing them with affordable housing, and building new housing in selected areas of the City so as to discourage the existing concentration of these households. Programs/Actions k-o are directed at expanding the City's supply of quality housing for higher income households.

- Resources Available and Expected Results

The resources that will be used to achieve this group of objectives are designated with a small letter(s) corresponding to the Programs/Actions presented above.

Rehabilitation (644)

	<u>80-85</u>	<u>86-90</u>	TOTAL
a	220	185	405
b, h	95	80	175
c	<u>64</u>	<u>      </u>	<u>64</u>
TOTAL	379	265	644

Program/Action e will be used in combination with a, b and c to reduce maintenance and conserve energy.

Rental Subsidies (1,712)

	<u>80-85</u>	<u>86-90</u>	TOTAL
d	685	1,027	1,712



## Replacement Housing

	<u>80-85</u>	<u>86-90</u>	TOTAL
f	522	784	1,306
g	349	523	872
j	<u>291</u>	<u>436</u>	<u>727</u>
TOTAL	1,162	1,743	2,905

Implementation of Programs/Actions i and k-o will require the resources of the City or other public sources.

### - Lead Departments/Offices

- |  |                       |
|--|-----------------------|
| - Building and Safety (B & S)                    | - a and c             |
| - City Attorney (CA)                             | - i                   |
| - Finance Department (FD)                        | - f and o             |
| - Housing and Redevelopment Administration (HRA) | - a, b, d, e, g and h |
| - Planning Department (PD)                       | - k, l, m and n       |

## 2. Equal Opportunity for Choice of Housing

The second grouping of objectives (there are 4) address the need to have a healthy rental housing market for Oxnard residents and reduce or eliminate discrimination in housing.

### - Programs/Actions

- a. Establish condominium conversion criteria, which should include ample notification time, e.g. 120 days, for vacating, the right of first refusal, suitable and affordable relocation housing, compliance to City requirements and applicable codes, and a statement on the existing and future impacts on the rental housing stock of the City (1980-1981).
- b. Develop an early warning system to monitor and anticipate the status of the City's housing stock in terms of new construction, vacancy rates, tenancy, pricing and taxes, quantity, type, age, condition, and location, and publish such information quarterly, if feasible.
- c. Continue seeking (1980-1981) financing and mortgage insurance from HUD's and FHA's rental housing programs, especially for the Low/Moderate Rent FHA Program.

- d. Formulate a City-wide housing displacement and deconcentration plan to avoid unnecessary displacement and facilitate the distribution of lower income households to other areas of the City.

- Target Groups

- a - Low and Moderate Income Renters
- b - All Income Groups in Oxnard
- c - Low and Moderate Income Renters
- d - Low and Moderate Income Owners and Renters

- Resources Available and Expected Results

- a. This action may be performed by existing City staff in the Planning Department, since the expertise was acquired in the preparation of the City's Condominium Conversion Ordinance.
- b. The proposed early warning system may be funded jointly by nearby cities, local financial institutions, colleges/universities, real estate firms, developers, and the City. Several City departments, e.g. Finance and Planning, collect some of these data as part of their daily responsibilities. Such data would be analyzed and published for public consumption at a minimal fee.
- c. The City's Housing and Redevelopment Administration has had experience in preparing grant and loan applications to federal agencies, e.g. HUD. Therefore, this could be accomplished with the limited staff assistance from other City departments or consultants.
- d. This action will require inter-departmental cooperation under the strong guidance of the City Manager, because housing programs and activities, as well as support services, are decentralized. Perhaps a task force to prepare such a plan would be in order. Outside assistance would be determined according to the availability of dollars.

- Lead Departments/Offices

- City Manager - d
- FD - b
- HRA - c
- PD - a

### 3. Municipal Decisions and Quality of Neighborhoods

The purposes of the third grouping of objectives (there are 6) are to enhance neighborhood quality and update the Housing Element to achieve consistency with other local and regional planning efforts, e.g. the LCP and the City's General Plan.

#### - Programs/Actions

- a. Continue the development of specific neighborhood and community plans (incorporating in the planning criteria elements), including, but not limited to, (1) identifying the size, location and environmental conditions of infill for vacant and underutilized lots; (2) determining the location and condition of supporting infrastructure; (3) assessing the fiscal impacts of proposed residential, commercial and industrial projects; (4) retaining or building neighborhood oriented facilities, e.g. parks, schools, convenience shopping, and health centers; and (5) applying dwelling unit densities to new residential developments projected in the Regional Planning Effort for 1990 (1980-1990).
- b. Develop a method and a set of procedures to periodically and systematically evaluate and update the City's Housing Element, especially the needs assessment and housing program sections, and achieve consistency with local and regional planning efforts. Such method and procedures should incorporate the Neighborhood Councils, the Oxnard Advisory Council Committee, and other similar City Council appointed groups (1980-1990).

#### - Target Groups

- a - All economic segments of Oxnard.
- b - All economic segments of Oxnard.

#### - Resources Available and Expected Results

- a. The City's Planning Department began to prepare community plans in the late 1970's. Consequently, this expertise is available within the City. The Department's efforts can include, in their neighborhood data collection efforts, the elements for a more detailed planning criteria. This effort was budgeted \$44,746 for 1979-80 from the City's general governmental operating revenues.
- b. The Housing and Redevelopment Administration, Building and Safety, Fire, Planning, and Public Works Departments can coordinate this effort without a significant increase in staff or time. The data is readily available and would simply require computer geocoding and analysis. Computerizing the data would facilitate retrieval and updating.
- c. The Planning Department has developed methods and procedures for updating the elements of the City's General Plan and has established a citizen participation process to insure that public

input is obtained and appropriately included in the revised documents. A similar process can be used to annually review the City's Housing Element.

- Lead Department/Office

- PD - a and b

4. Cooperative Information Gathering, Program Development and Implementation

The fourth group of objectives (there are 4) are directed to establish more effective communications and cooperation to exchange housing information on needs, programs and implementation efforts between the City and its neighboring municipalities.

- Programs/Actions

- a. Establish a permanent mechanism to participate, monitor and support Ventura's Area Housing Opportunity Plan (AHOP) activities, decisions, and data collecting system related to housing (refer to 2b also) (1981-1982).
- b. Identify specific building and construction technologies through the local Building Industry Association chapter and the Western Manufacturing Housing Institute to determine the feasibility of developing residential projects using new housing technologies (1981-1982).
- c. Initiate, with SCAG and VCAG assistance, the development of a regional lower income housing distribution plan to redistribute or achieve the "fair-share" allocations indicated by SCAG (1981-1982).

- Target Groups

- a - All economic segments of Oxnard.
- b - Mainly Low and Moderate Income Households.
- c - All economic segments of Oxnard and Ventura County.

- Resources Available and Expected Results

- a. The Housing and Redevelopment Administration and Planning Department staff may allocate staff time to attend AHOP, SCAG and other necessary meetings to assure that Oxnard's housing concerns, needs and problems are being addressed at the regional level. This effort should be closely coordinated with the City Manager's Office since the administration of the CDBG Program is housed there.
- b. The Building and Safety and Planning Department staff should actively pursue and proceed to contact the Ventura BIA chapter



and the Western Manufacturing Housing Institute to assess the applicability and feasibility of new housing technologies.

- c. The City Manager's Office may initiate this task, which can be accomplished by formulating cooperative planning agreements, joint programs for financial and technical assistance using CDBG and tax revenue bonds, and/or appointing a regional task force to address the "fair-share" problem.

- Lead Departments/Offices

- HRA and PD - a
- B & S - b
- City Manager's Office - c

5. Quality Design for Residential Development

This last grouping of objectives (there are 5) encourages good "design" in housing by calling for the development of environmental standards and energy and public resources conservation measures.

- Programs/Actions

- a. Incorporate in the City's and State-required environmental guidelines/forms a statement requesting the builder to comment on the impact the proposed development will have on existing recreational amenities and agricultural lands.
- b. Include in the neighborhood specific plans (refer to 3a) an element designating transitional zones or land use designations between residential neighborhoods and commercial and industrial areas to mitigate potential negative impacts on the residential character of communities.
- c. Continue to review all proposed developments to determine and insure compliance with the City's Seismic Safety Element and the other four elements of the General Plan dealing with ecological factors, i.e. Conservation, Open Space, Noise, and Scenic Highways.
- d. Require residential developers to prepare an energy report indicating that they have assessed the feasibility of using energy conservation measures and systems to build a more energy efficient project. Also, the use of energy audits should be explored for existing housing.

- Target Groups

- a, b, c and d - All economic segments of Oxnard.

- Resources Available and Expected Results

- a. Since the late 60's, the Planning Department has been involved in applying local, State and federal environmental regulations to a variety of projects. Therefore, Planning, through its routine environmental review function, should include the request for this information on existing forms provided to the developer.
- b. The Planning Department is conducting planning activities at the neighborhood and community levels. Consequently, this action would require modifying planning criteria to include transitional zones and special land use designations. Other elements that such criteria should include are referred to in 3a.
- c. This action requires the Planning Department to conduct a more careful and efficient review of proposed residential developments to insure consistency and compliance with all relevant City General Plan elements.
- d. Normally, the developer submits an environmental form or document which contains a discussion of the environmental impacts of the proposed development. By implementing this action, the Planning Department would require the energy report to be prepared separately but be submitted jointly with other environmental documentation.

In the case of existing units, the City Council may wish to pass or approve an energy audit ordinance or establish volunteer energy audit program with the assistance of the local gas and water and power companies. This program would be administered by Building and Safety.

- e. This action entails the development of a framework to assess the degree of accessibility of a proposed development to transportation systems, commercial, recreational, health facilities, and employment centers. Such framework may be included in the Planning Department neighborhood planning criteria or as part of the environmental documentation required from the developer.

- Lead Departments/Offices

- PD - a, b, c, d and e
- B & S - d

Recommendation No. 1

The Planning Commission should review the programs/actions contained in this document and move to adopt this document if it is found to be consistent with Section 65302(c) of the Government Code of the State of California and with the standards, policies and goals set forth in Part I of the Housing Element.

## Recommendation No. 2

The Planning Commission should consider the feasibility and priority of developing a City-wide economic development strategy. Preparation of an economic development strategy would provide a decision making guide to facilitate the economic improvement of the community through the creation of "higher" income employment for existing residents and the attraction of new middle-upper income households to Oxnard.



## HOUSING ASSISTANCE PLAN - TABLE II. HOUSING ASSISTANCE NEEDS OF LOWER INCOME HOUSEHOLDS

1. NAME OF APPLICANT					2. APPLICATION/GRANT NUMBER										3. <input type="checkbox"/> ORIGINAL <input type="checkbox"/> AMENDMENT, DATE:			
OXNARD					<div style="border: 1px solid black; display: flex; align-items: center;"> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px; text-align: center; line-height: 20px;">B</div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px; text-align: center;">-</div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px; text-align: center;">-</div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px; text-align: center;">-</div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px; text-align: center;">-</div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px; text-align: center;">-</div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px; text-align: center;">-</div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px; text-align: center;">-</div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px; text-align: center;">-</div> <div style="border: 1px solid black; width: 20px; height: 20px; margin-right: 5px; text-align: center;">-</div> </div>										4. PROGRAM YEAR		5. DATE OF HOUSING SURVEY (S) USED	
					FROM: TO:													
STATUS OF HOUSEHOLDS REQUIRING ASSISTANCE					NUMBER OF HOUSEHOLDS													
					ALL HOUSEHOLDS				ALL FEMALE-HEADED HOUSEHOLDS				ALL MINORITY HOUSEHOLDS					
					TOTAL	ELDERLY OR HANDICAPPED (1-3 persons)	FAMILY (4 or less persons)	LARGE FAMILY (5 or more persons)	TOTAL	ELDERLY OR HANDICAPPED (1-2 persons)	FAMILY (4 or less persons)	LARGE FAMILY (5 or more persons)	TOTAL	ELDERLY OR HANDICAPPED (1-2 persons)	FAMILY (4 or less persons)	LARGE FAMILY (5 or more persons)		
(a)					(b-1)	(b-2)	(b-3)	(b-4)	(c-1)	(c-2)	(c-3)	(c-4)	(d-1)	(d-2)	(d-3)	(d-4)		
1	A. OTHER HOUSEHOLDS (Excluding displacees)				1,421	174 (27)	855	392	560	78 (10)	330	152						
2	B. RENTER HOUSEHOLDS (Excluding displacees)				4,056	379 (76)	2,798	879	1,895	221 (36)	1,264	410						
3	C. HOUSEHOLDS EXPECTED TO BE DISPLACED IN PROGRAM YEAR (Sum of lines C1 and C2)																	
4	1. Owners																	
5	2. Renters																	
6	D. ADDITIONAL FAMILIES EXPECTED TO RESIDE IN COMMUNITY (Sum of lines D1 and D2)																	
7	1. As a result of planned employment				1,782													
8	2. Already employed in locality																	
9	E. TOTAL HOUSING ASSISTANCE NEEDS (Sum of lines A, B, C, and D)																	
10	Percent of Total				100%	%	%	%										

F. DATA SOURCES AND METHODS (Attach additional pages)

## U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

## HOUSING ASSISTANCE PLAN - TABLE II. HOUSING ASSISTANCE NEEDS OF LOWER INCOME HOUSEHOLDS

[illegible]



## U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

## HOUSING ASSISTANCE PLAN - TABLE I. SURVEY OF HOUSING CONDITIONS

## A. HOUSING STATUS AND CONDITION OF ALL HOUSING UNITS IN THE COMMUNITY

1. NAME OF APPLICANT

OXNARD

2. APPLICATION/GRANT NUMBER

D - - - - -

3. ☐ ORIGINAL☐ AMENDMENT, DATE:

4. PROGRAM YEAR

FROM:

TO:

5. DATE OF HOUSING SURVEY/STUDY USED

STATUS AND CONDITION OF ALL HOUSING UNITS		YEAR OF ESTIMATE	NUMBER OF HOUSING UNITS					
			ALL UNITS		OWNER		RENTER	
			TOTAL	SUBTOTAL SUITABLE FOR REHABILITATION*	TOTAL	SUBTOTAL SUITABLE FOR REHABILITATION*	TOTAL	SUBTOTAL SUITABLE FOR REHABILITATION*
(a)			(b)	(c)	(d)	(e)	(f)	(g)
1	1. Occupied Units - Total		27,614	1,267	15,711	468	11,903	799
2	a. Substandard -		360	0	100	0	260	0
3	b. Standard and All Other (line 1 minus line 2a)		27,254	1,267	15,611	468	11,643	799
4	2. Vacant Available Units - Total		2,307	34	662	14	1,645	20
5	a. Substandard		11	0	2	0	9	0
6	b. Standard and All Other (line 2 minus line 2a)		2,296	34	660	14	1,636	20
7	3. Housing Stock Available - Total (sum of lines 1 and 2)		29,921	1,301	15,373	482	13,548	819
8	4. Vacancy Rate (line 2 ÷ 3)		7.71%	2.4%	4.0%	2.9%	12.1%	2.4%

\* Units "Suitable for Rehabilitation" must be included as a subtotal if the applicant is proposing a rehabilitation program on Table III, Goals for Lower Income Housing Assistance.

## D. DEFINITIONS, DATA SOURCES, AND METHODS (Attach additional pages)

1. Definition of "substandard" used.
2. Definition of "suitable for rehabilitation" used.
3. Data sources and methods used.



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